

QIEC Super Prior Years' Investment Performance As at 30 June 2018

Accumulation and Transition to Retirement Accounts

Accumulation account and Transition to Retirement account[^] returns

QIEC Super Investment Option	Option Available from:	1 Year Performance % (non annualised and net of indirect fees and costs ²)					3 Year Average ¹ % p.a.	5 Year Average ¹ % p.a.	Since Option Available ¹ % p.a.
		2017-18	2016-17	2015-16	2014-15	2013-14			
QIEC MySuper (Accumulation only)*	1/09/2013	8.99	11.04	2.87	9.57	7.85	7.58	N/A	8.33
High Growth	1/02/2004	10.71	13.35	3.12	10.98	13.14	8.97	10.19	8.47
Conservative Growth	1/02/2004	5.37	6.86	3.34	5.67	7.54	5.18	5.75	6.20
SRI (Socially Responsible Investment)	1/01/2009	8.80	7.57	0.02	9.30	11.62	5.39	7.39	7.22
Balanced Growth (TTR) [^]	1/07/2017	8.87	-	-	-	-	-	-	8.87
Cash	1/01/2009	1.49	1.51	1.87	2.41	2.64	1.62	1.98	2.95
Fixed Interest	1/01/2009	3.22	4.41	3.95	4.59	6.09	3.86	4.45	6.19
Infrastructure	1/01/2009	10.62	1.02	8.81	4.87	7.92	6.74	6.59	7.00
Australian Equities	1/01/2009	12.30	18.78	4.58	6.86	16.44	11.74	11.66	10.44
International Equities	1/01/2009	12.10	17.08	-4.35	18.25	15.47	7.88	11.38	9.21
Property	1/01/2009	7.18	8.54	8.66	7.99	5.80	8.13	7.63	4.85

The above table shows the compound average effective rate of net earning of the investment option over the period.

* QIEC MySuper option available from 1 September 2013. 5 year rolling average performance data will be available from September 2018.

[^] To comply with legislative changes to the tax treatment of investment returns for transition-to-retirement income stream accounts from 1 July 2017, only Transition to Retirement Income Stream accounts are invested in the Balanced Growth (TTR) option.

Retirement Income Stream Accounts

Income Stream account returns

Investment Option	Option Available from:	1 Year Performance % (non annualised and net of indirect fees and costs ²)					3 Year Average ¹ % p.a.	5 Year Average ¹ % p.a.	Since Option Available ¹ % p.a.
		2017-18	2016-17	2015-16	2014-15	2013-14			
Balanced Growth	1/07/2001	10.41	12.29	3.08	10.81	13.70	8.52	9.99	7.49
High Growth	1/02/2004	12.47	14.89	3.21	12.36	14.55	10.07	11.41	9.18
Conservative Growth	1/02/2004	6.34	7.88	3.85	6.35	8.65	6.01	6.60	7.13
SRI (Socially Responsible Investment)	1/01/2009	9.53	8.14	0.59	10.03	13.31	6.01	8.24	8.18
Cash	1/01/2009	1.95	1.95	2.35	2.81	3.29	2.08	2.47	3.77
Fixed Interest	1/01/2009	3.95	5.58	4.79	5.44	7.51	4.77	5.45	7.58
Infrastructure	1/01/2009	12.97	2.78	9.40	5.54	8.86	8.30	7.85	8.33
Australian Equities	1/01/2009	14.80	20.83	5.27	8.11	17.93	13.45	13.23	11.77
International Equities	1/01/2009	13.58	18.95	-4.29	20.36	17.32	8.94	12.80	10.46
Property	1/01/2009	8.34	9.65	9.82	9.18	6.65	9.27	8.72	5.67

The above table shows the compound average effective rate of net earning of the investment option over the period.

Returns on income stream account investments are tax-free. Income stream account investment returns will exceed equivalent (taxed) super accumulation and transition to retirement investment returns in periods when investment earnings are positive.

In periods when investment earnings are negative, accumulation and transition to retirement returns will exceed equivalent income stream account returns.

¹ 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.

² Indirect fees and costs consist of the indirect investment fee (including performance fees), indirect administration fee, and the indirect cost ratio. For more information refer to the QIEC Super Fees and Costs Fact Sheet under the 'Publications' section of the QIEC Super website.

Past performance is not a reliable indicator of future performance

This information is of a general nature only. It does not take into account your individual financial situation, objectives or needs. You should consider your own financial position and requirements before making a decision. You may like to consult a licensed financial adviser in order to assist you with this. You should also read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) available at qiec.com.au before making a decision.

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