

## Monthly fund update January 2021

### Return vs Investment Objective<sup>1</sup>

Investment Option	1 m	3 m	6 m	FYTD	1 year	3 year	5 year	10 year
<b>YourChoice Cash Investment Option</b>	<b>0.03%</b>	<b>1.49%</b>	<b>1.57%</b>	<b>1.60%</b>	<b>1.77%</b>	<b>1.44%</b>	<b>1.53%</b>	<b>N/A</b>
Investment Objective (RBA Cash Rate)	0.01%	0.03%	0.09%	0.11%	0.25%	0.96%	1.22%	N/A
<b>YourChoice Moderate Investment Option</b>	<b>0.15%</b>	<b>3.76%</b>	<b>4.44%</b>	<b>5.14%</b>	<b>2.43%</b>	<b>4.04%</b>	<b>4.41%</b>	<b>N/A</b>
Investment Objective (CPI + 0.5%) <sup>2</sup>	0.04%	0.70%	2.17%	2.75%	1.25%	1.95%	2.09%	N/A
<b>YourChoice Passive Moderate Investment Option</b>	<b>0.16%</b>	<b>3.72%</b>	<b>4.23%</b>	<b>4.90%</b>	<b>1.70%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Investment Objective (CPI + 0.5%) <sup>2</sup>	0.04%	0.70%	2.17%	2.75%	1.25%	N/A	N/A	N/A
<b>YourChoice Balanced Investment Option</b>	<b>0.55%</b>	<b>5.95%</b>	<b>6.91%</b>	<b>7.99%</b>	<b>3.50%</b>	<b>5.47%</b>	<b>6.37%</b>	<b>N/A</b>
Investment Objective (CPI + 1.5%) <sup>2</sup>	0.12%	0.95%	2.67%	3.34%	2.26%	2.96%	3.11%	N/A
<b>YourChoice Passive Balanced Investment Option</b>	<b>0.56%</b>	<b>6.17%</b>	<b>7.22%</b>	<b>8.27%</b>	<b>2.84%</b>	<b>5.77%</b>	<b>6.32%</b>	<b>N/A</b>
Investment Objective (CPI + 1.5%) <sup>2</sup>	0.12%	0.95%	2.67%	3.34%	2.26%	2.96%	3.11%	N/A
<b>YourChoice Growth Investment Option</b>	<b>0.89%</b>	<b>7.98%</b>	<b>9.39%</b>	<b>10.49%</b>	<b>3.06%</b>	<b>6.61%</b>	<b>7.76%</b>	<b>N/A</b>
Investment Objective (CPI + 2.5%) <sup>2</sup>	0.21%	1.19%	3.18%	3.93%	3.26%	3.98%	4.12%	N/A
<b>YourChoice Passive Growth Investment Option</b>	<b>0.78%</b>	<b>13.17%</b>	<b>14.60%</b>	<b>15.69%</b>	<b>7.73%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Investment Objective (CPI + 2.5%) <sup>2</sup>	0.21%	1.19%	3.18%	3.93%	3.26%	N/A	N/A	N/A
<b>YourChoice High Growth Investment Option</b>	<b>1.21%</b>	<b>9.24%</b>	<b>11.14%</b>	<b>12.17%</b>	<b>2.74%</b>	<b>7.43%</b>	<b>8.96%</b>	<b>N/A</b>
Investment Objective (CPI + 3.5%) <sup>2</sup>	0.29%	1.44%	3.68%	4.52%	4.27%	4.99%	5.14%	N/A
<b>YourChoice Passive High Growth Investment Option</b>	<b>0.96%</b>	<b>8.12%</b>	<b>9.95%</b>	<b>10.75%</b>	<b>6.33%</b>	<b>8.32%</b>	<b>9.28%</b>	<b>N/A</b>
Investment Objective (CPI + 3.5%) <sup>2</sup>	0.29%	1.44%	3.68%	4.52%	4.27%	4.99%	5.14%	N/A
<b>YourChoice Cash Investment Option - Pension</b>	<b>0.03%</b>	<b>1.49%</b>	<b>1.57%</b>	<b>1.59%</b>	<b>1.77%</b>	<b>1.55%</b>	<b>1.72%</b>	<b>N/A</b>
Investment Objective (RBA Cash Rate)	0.01%	0.03%	0.09%	0.11%	0.25%	0.96%	1.22%	N/A

Investment Option	1 m	3 m	6 m	FYTD	1 year	3 year	5 year	10 year
<b>YourChoice Moderate Investment Option - Pension</b>	<b>0.15%</b>	<b>4.06%</b>	<b>4.83%</b>	<b>5.38%</b>	<b>2.30%</b>	<b>4.34%</b>	<b>4.92%</b>	<b>N/A</b>
Investment Objective (CPI + 0.5%) <sup>2</sup>	0.04%	0.70%	2.17%	2.75%	1.25%	1.95%	2.09%	N/A
<b>YourChoice Balanced Investment Option - Pension</b>	<b>0.54%</b>	<b>6.48%</b>	<b>7.56%</b>	<b>8.47%</b>	<b>3.09%</b>	<b>5.93%</b>	<b>7.16%</b>	<b>N/A</b>
Investment Objective (CPI + 1.5%) <sup>2</sup>	0.12%	0.95%	2.67%	3.34%	2.26%	2.96%	3.11%	N/A
<b>YourChoice Passive Balanced Investment Option - Pension</b>	<b>0.57%</b>	<b>4.78%</b>	<b>5.81%</b>	<b>6.85%</b>	<b>1.33%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Investment Objective (CPI + 1.5%) <sup>2</sup>	0.12%	0.95%	2.67%	3.34%	2.26%	N/A	N/A	N/A
<b>YourChoice Growth Investment Option - Pension</b>	<b>0.89%</b>	<b>8.69%</b>	<b>10.41%</b>	<b>11.43%</b>	<b>2.59%</b>	<b>7.13%</b>	<b>8.65%</b>	<b>N/A</b>
Investment Objective (CPI + 2.5%) <sup>2</sup>	0.21%	1.19%	3.18%	3.93%	3.26%	3.98%	4.12%	N/A
<b>YourChoice High Growth Investment Option - Pension</b>	<b>1.20%</b>	<b>10.01%</b>	<b>12.13%</b>	<b>13.10%</b>	<b>2.06%</b>	<b>9.50%</b>	<b>11.25%</b>	<b>N/A</b>
Investment Objective (CPI + 3.5%) <sup>2</sup>	0.29%	1.44%	3.68%	4.52%	4.27%	4.99%	5.14%	N/A
<b>YourChoice Passive High Growth Investment Option - Pension</b>	<b>1.09%</b>	<b>8.25%</b>	<b>10.01%</b>	<b>10.82%</b>	<b>6.64%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Investment Objective (CPI + 3.5%) <sup>2</sup>	0.29%	1.44%	3.68%	4.52%	4.27%	N/A	N/A	N/A

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<sup>1</sup> Returns are based on actual investment options, and are net of all investment fees, costs and taxes. Returns shown for 1 year periods or longer are annualised amounts. Past performance should not be relied upon as an indication of future returns.

<sup>2</sup> At the time of publishing these numbers the last CPI number available (December 2020) was used and we have assumed zero inflation since.