



SuperGuard 360 SMSF performance indices, 31 January 2017

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	1 year	3 years pa	5 years pa	10 years pa
SG360 SMSF reference index	9.9%	6.4%	7.7%	5.0%
SG360 default index	9.5%	7.2%	9.3%	4.6%

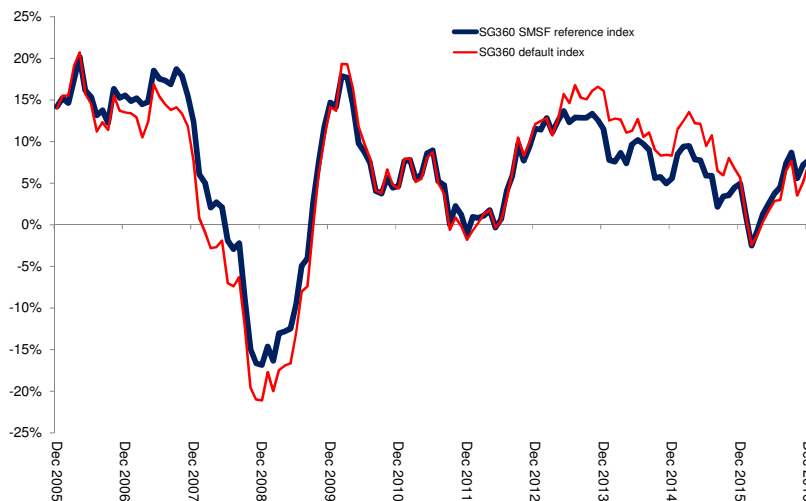
Value of \$100,000 invested 10 years ago

		Increase	Gross change
SG360 SMSF reference index	\$164,879	\$64,879	65%
SG360 default index	\$158,808	\$58,808	59%

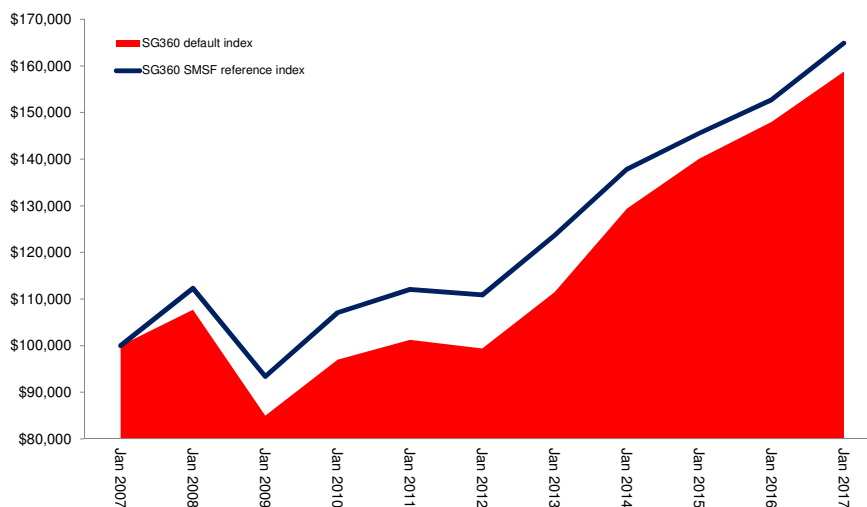
SG360 SMSF reference index performance based on returns a SMSF would have achieved if it invested according to the industry average asset mix as reported by the Australian Taxation Office and each asset class earned benchmark returns.

SG360 default index is the return a SMSF investor would have achieved if they invested in the same way the typical APRA-regulated MySuper product invests its money.

SG360 indices - rolling 12 months



Value of \$100,000 invested 10 years ago



SuperGuard 360 SMSF performance indices, continued

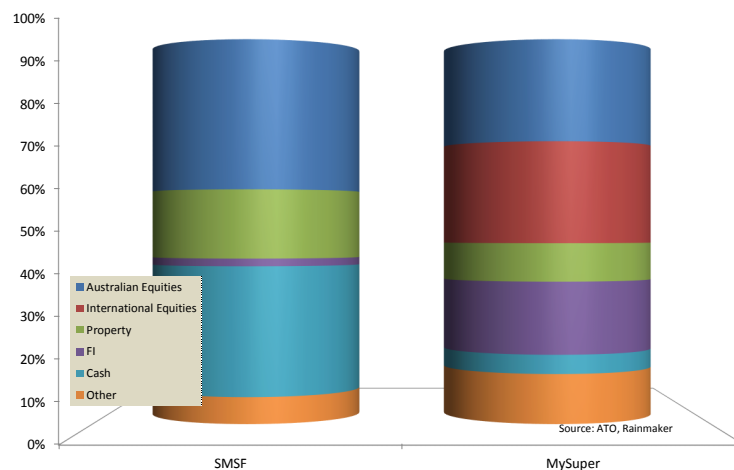
About the SG360 performance indices for SMSF investors

SuperGuard 360 produces two performance indices useful for self managed superannuation fund (SMSF) investors, being trustee members of SMSFs:

SG360 SMSF reference index: describes the post-fee investment return a SMSF trustee would receive in their account if they invested passively using the asset allocation represented by SMSF asset distribution published by the Australian Taxation Office.

SG360 default index describes the post-fee post-tax investment return a SMSF investor would have achieved if they invested in the same way the typical Australian Prudential Regulation Authority (APRA) regulated MySuper product invests.

The generalized asset allocation used in each index is shown in the following chart. Generally speaking SMSFs have a higher weighting to property than do MySuper options and a lower weighting to equities in general and international equities in particular.



Methodology

The SG360 SMSF Reference Index is derived by applying asset allocation proportions to the following capital market indices:

Australian shares	S&P ASX 300 Accumulation Index
International shares	MSCI Global Shares AUD Index
Property	Financial Standard Direct Property Index
Fixed interest	Bloomberg AusBond Composite 0+Yrs Index
Cash	Reserve Bank of Australia Online Saving Account for \$10k Index
Other	Rainmaker Average Wholesale Balanced Index

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