



Cumulative year-to-date interim returns from 1 April 2024¹

Month	Growth option	Balanced option	Conservative option	Cash option
2024				
April	-2.17%	-1.86%	-1.00%	0.34%
May	-0.19%	-0.28%	-0.26%	0.68%
June	1.16%	0.84%	0.70%	1.01%
July	4.14%	3.31%	2.09%	1.38%
August	4.41%	3.77%	2.50%	1.70%
September	5.82%	4.97%	3.22%	2.04%
October	6.11%	4.72%	3.00%	2.36%
November	9.58%	7.33%	4.34%	2.64%
December	8.51%	6.34%	4.25%	2.94%
2025				
January	10.38%	7.67%	4.88%	3.25%
February	10.47%	8.03%	5.19%	3.49%
March	6.68%	5.48%	4.23%	3.71%
Interim rates				
1 April 2025 – 23 April 2025 ²	-4.61%	-3.15%	-1.18%	0.18%
24 April 2025 ³ Onwards	0.00%	0.00%	0.00%	0.00%

¹ The last rate shown above will continue to be applied to your account until such time as the Trustee updates the rates. The actual return applied to your account upon exit will be the applicable rate at the date the payment is made.

² The rates set out for the period 1 April 2025 – 23 April 2025 are yet to be finalised.

³ The rates from 24 April 2025 are yet to be calculated.

For members in the Life Cycle option the relevant return will be a mix of those shown above. Members should refer to the Product Disclosure Document (section 3) for the relevant mix for their age.