

Australia - 20 Years of Annual Asset Class Returns % (Financial year)

| | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|------------------------|------|------|------|------|-------|------|------|-------|------|-------|------|------|------|------|------|------|------|------|-------|------|
| Highest to Lowest ↓ | 27.6 | 21.1 | 41.3 | 18.0 | 26.6 | 39.6 | 25.5 | 11.4 | 33.0 | 48.0 | 27.0 | 14.3 | 15.6 | 13.4 | 4.6 | 28.0 | 27.5 | 29.6 | 13.5 | 23.2 |
| | 32.0 | 16.8 | 34.0 | 7.0 | 14.9 | 20.0 | 8.3 | 10.8 | 18.8 | 19.7 | 15.0 | 11.8 | 13.2 | 12.5 | 4.5 | 24.1 | 5.7 | 26.1 | 1.3 | 17.6 |
| | 9.9 | 12.5 | 25.0 | 6.7 | 13.3 | 7.9 | 6.0 | 5.0 | 14.1 | 7.1 | 11.0 | 9.8 | 11.6 | 5.7 | 2.9 | 19.4 | 4.9 | 17.7 | -3.0 | 13.0 |
| | 9.4 | 7.5 | 11.5 | 3.5 | 7.6 | 4.0 | 4.7 | -1.5 | 11.7 | 2.9 | 9.8 | 3.8 | 7.9 | 3.7 | 2.7 | 19.0 | 4.5 | 0.0 | -9.7 | 7.4 |
| | 9.0 | 5.8 | 6.0 | -2.6 | -24.9 | 3.5 | 3.3 | -3.4 | 8.4 | 2.5 | 5.0 | 3.8 | 5.2 | 2.8 | 1.9 | 7.3 | 3.6 | -2.0 | -11.7 | 5.1 |
| | 7.0 | 5.7 | 3.9 | -5.5 | -40.4 | 1.7 | -0.4 | -5.3 | 7.7 | 2.0 | 3.2 | 2.6 | 2.9 | 1.7 | 1.5 | 6.3 | 0.4 | -2.9 | -12.5 | 5.0 |
| | 5.6 | 0.8 | 3.1 | -8.4 | -54.0 | -0.3 | -2.0 | -11.4 | 4.0 | -14.0 | 2.7 | 2.3 | 2.1 | -8.9 | -3.5 | 1.5 | -4.6 | -8.6 | -20.5 | 3.9 |

Lowest → Highest \$10,000 Cash over this 20 year period would have grown to:

| | | | | | | |
|----------|----------------------------------|-------------------------------------|----------------------------|--------------|---------------------------------|--------------------|
| Cash | Australian Fixed Income (Hedged) | International Fixed Income (Hedged) | Australian Property Trusts | Gold Bullion | International Shares (Unhedged) | Australian Shares* |
| \$19,721 | \$23,769 | \$26,534 | \$30,344 | \$45,164 | \$49,372 | \$54,057 |

*Not including the value of imputation credits.

Aust. Shares: S&P/ASX All Ordinaries Total Return Index. Int. Shares MSCI World ex-Australia Net Total Return Index AUD Index. Aust. Property: S&P/ASX 200 A-REIT Total Return Index. Aust. Bonds: Bloomberg AusBond Composite 0+ Yr Index. Cash: Bloomberg AusBond Bank Bill Index. Gold Bullion: Perth Mint average spot Gold price. All figures are in Australian dollars.

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Past performance does not guarantee future returns.