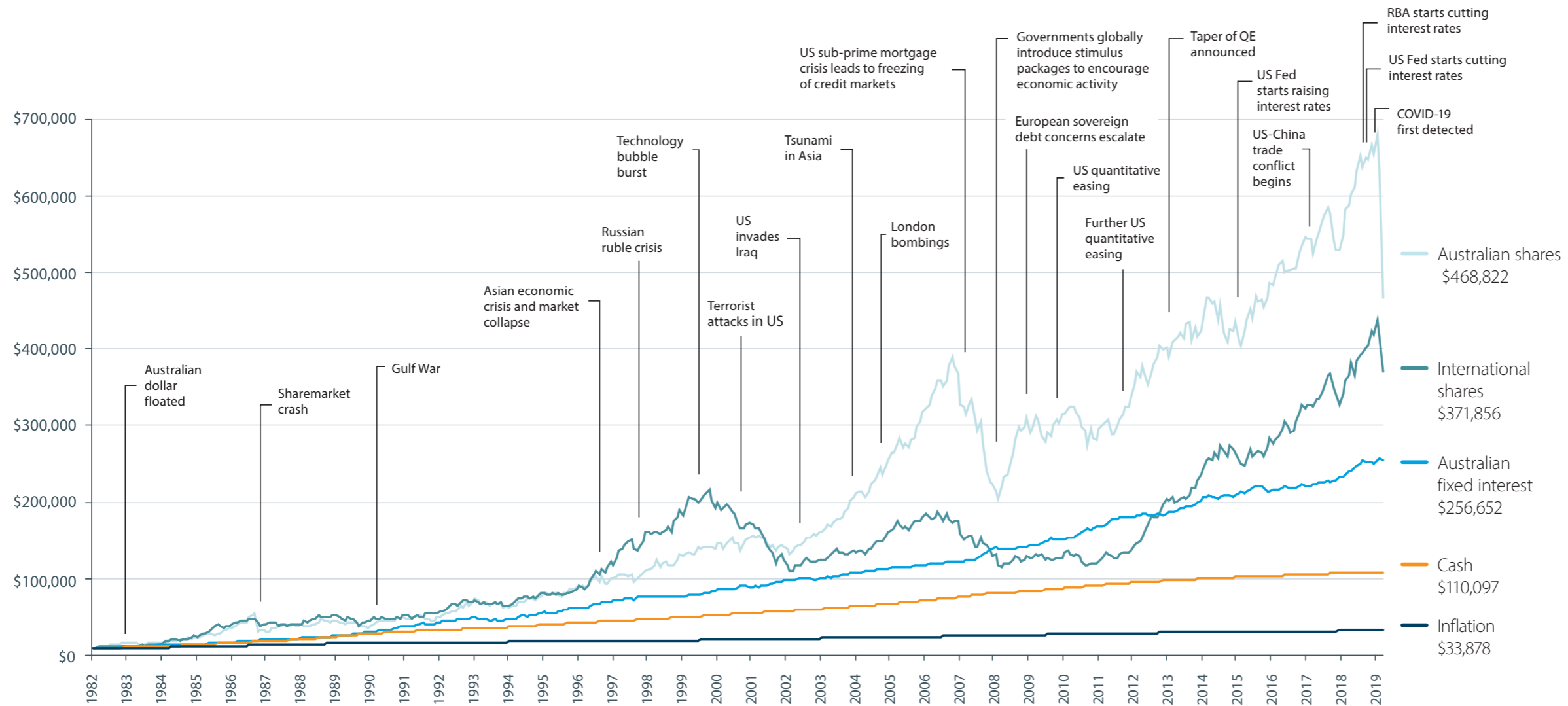


# GROWTH OF \$10,000 INVESTED OVER TIME



**Timeframe:** 31 December 1982 to 24 March 2020. Annual returns are calculated on December year end.  
**Source:** www.marketindex.com.au, FactSet, ABS and IOOF.  
**Note:** Past performance is not indicative of future performance. Your investment is subject to investment risk, including possible repayment delays and loss of income and capital invested. Any case study is shown for illustrative purposes only and is not a prediction of the actual outcomes you will achieve. Listed real assets and international fixed interest are not included in the graph because data is not available from 1983.  
**Data:** Australian shares: S&P/ASX 300 Total Return Index | International shares: MSCI World (ex Aust) Net Total Return Index in AUD | Australian fixed interest: Bloomberg AusBond Composite 0+ Years | Cash: Bloomberg Ausbond Bank Bill Index | Inflation: Consumer Price Index.

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All fees are subject to change. Other key features are relevant when choosing a super fund, including performance.

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