

Past performance information for the investment options

It is important to note that our MySuper Lifestage investment options for BT Super and BT Super for Life have failed the annual performance assessment administered by the Australian Prudential Regulation Authority (APRA) for the second consecutive year, which means these products are now closed to new applicants.

The table below shows the past performance of all the BT Super for Life and BT Super investment options.

Performance as at 28 February 2023 – Total returns (%)

INVESTMENT OPTION	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	3 YEARS p.a.	5 YEARS p.a.	10 YEARS p.a.	SINCE INCEPTION p.a.	INCEPTION DATE
Super and Transition to Retirement (TTR)¹– Lifestage²									
1940s Lifestage	-0.94	0.13	1.72	-1.90	0.78	2.24	2.78	2.57	Oct-07
1950s Lifestage	-0.93	0.12	1.93	-1.69	1.40	2.72	3.70	2.84	Oct-07
1960s Lifestage	-0.93	0.14	2.47	-1.23	3.17	4.09	5.29	3.48	Oct-07
1970s Lifestage	-0.92	0.13	3.28	-0.51	5.39	5.75	6.93	4.38	Oct-07
1980s Lifestage	-0.93	0.14	3.28	-0.51	5.44	5.80	7.07	4.47	Oct-07
1990s Lifestage	-0.93	0.15	3.35	-0.48	5.53	5.89	7.18	4.60	Oct-07
2000s Lifestage	-0.93	0.17	3.45	-0.41	5.55	5.98	N/A	6.78	Apr-14
Super and Transition to Retirement (TTR)³ - Diversified									
Active Defensive	-0.91	0.17	1.25	-3.07	0.35	N/A	N/A	1.71	Jul-18
Active Moderate	-0.80	0.15	1.85	-2.19	2.84	N/A	N/A	3.48	Jul-18
Active Balanced	-0.92	0.05	2.36	-1.55	3.63	N/A	N/A	3.86	Jul-18
Active Growth	-0.97	0.02	2.86	-0.91	4.92	N/A	N/A	4.80	Jul-18
Active High Growth	-0.99	0.05	3.42	-0.16	5.80	N/A	N/A	5.81	Jul-18
Index Defensive	-1.12	-0.09	1.11	-2.98	0.66	N/A	N/A	2.08	Jul-18
Index Moderate	-1.26	-0.22	1.80	-1.98	2.23	N/A	N/A	3.57	Jul-18
Index Balanced	-1.02	-0.09	2.71	-0.74	3.67	N/A	N/A	6.32	Jul-18
Index Growth	-1.00	0.01	3.35	0.18	4.96	N/A	N/A	5.54	Jul-18
Index High Growth	-0.78	-0.04	4.40	1.72	7.82	N/A	N/A	7.35	Jul-18

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3 Performance figures are calculated in accordance with the Financial Services Council (FSC) standards. Total returns are calculated using withdrawal prices appropriate for the month end and take into account all fees and costs (other than the dollar based administration fee) and, in the case of Super investment options, take into account earnings tax up to a maximum of 15%. In the case of Retirement investment options, no allowance is made for tax you may pay as a member other than withholding tax on foreign income (if any). Additional costs apply and vary by investment option. Refer to the Fees and Costs section of the PDS for details.

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INVESTMENT OPTION	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	3 YEARS p.a.	5 YEARS p.a.	10 YEARS p.a.	SINCE INCEPTION p.a.	INCEPTION DATE
Super and Transition to Retirement (TTR)- Sector									
Active Australian Shares	-2.07	0.51	5.50	6.28	7.60	N/A	N/A	6.45	Jul-18
Active International Shares	1.43	0.49	6.57	-0.23	6.66	N/A	N/A	7.01	Jul-18
Active Global Property	-3.42	0.23	-5.30	-16.67	0.70	N/A	N/A	2.55	Jul-18
Active Global Fixed Interest	-1.01	-0.03	-0.04	-7.37	-3.62	N/A	N/A	-0.44	Jul-18
Index Australian Shares	-2.27	0.25	5.53	6.91	7.71	N/A	N/A	6.74	Jul-18
Index International Shares	1.84	-0.65	5.04	-0.43	7.27	N/A	N/A	7.98	Jul-18
Index Property Securities	-0.44	3.13	3.31	-6.21	1.08	N/A	N/A	4.69	Jul-18
Index Australian Fixed Interest	-0.50	0.06	1.02	-5.88	-3.59	N/A	N/A	-0.28	Jul-18
Index International Fixed Interest	-0.87	-0.32	-1.92	-8.71	-4.16	N/A	N/A	-0.90	Jul-18
Super and Transition to Retirement (TTR)- Specialist									
Antipodes Global	1.31	5.93	11.40	4.89	5.60	N/A	N/A	4.71	Jul-18
Pendal Technology	1.32	-0.50	-1.86	-12.86	2.70	N/A	N/A	9.81	Dec-18
Pendal Core Australian Shares	-1.82	0.95	4.97	5.08	8.19	N/A	N/A	7.02	Jul-18
Pendal Growth Shares	-0.05	2.11	9.05	2.76	8.04	6.15	9.66	6.01	Oct-07
Fidelity Australian Shares	-2.79	0.18	5.35	6.65	9.57	N/A	N/A	7.87	Jul-18
Magellan Global Shares	0.47	-2.34	2.45	-3.02	0.52	N/A	N/A	5.36	Jul-18
Tyndall AM Value Australian Shares	-1.43	0.42	5.25	7.59	8.59	N/A	N/A	4.34	Jul-18
T. Rowe Price Global Shares	1.14	-1.70	1.63	-8.66	4.52	N/A	N/A	6.69	Jul-18
Dexus AREIT	-0.92	2.47	2.51	-7.84	0.06	N/A	N/A	2.46	Jul-18
Pendal Australian Property Securities	0.07	3.68	3.64	-7.95	0.71	N/A	N/A	4.90	Jul-18
Pendal Global Property Securities	-2.57	1.54	-2.95	-15.01	-3.01	N/A	N/A	-1.07	Jul-18
ClearBridge RARE Value Infrastructure (Unhedged)	-0.06	-3.67	-2.07	4.36	3.87	N/A	N/A	6.96	Jul-18
Pendal Australian Bonds	-1.01	-0.30	0.71	-6.59	-3.93	N/A	N/A	-0.55	Jul-18
PIMCO International Bonds	-1.44	0.07	-1.71	-9.09	-3.34	N/A	N/A	-0.56	Jul-18
UBS Australian Bonds	-0.45	0.58	1.45	-5.80	-3.67	N/A	N/A	-0.27	Jul-18
Pendal Sustainable Conservative	-0.96	-0.30	0.28	-3.63	0.38	1.68	2.60	3.02	Oct-07
Pendal Sustainable Balanced	-0.58	0.11	2.52	-0.35	4.83	4.85	6.32	4.54	Oct-07
Cash	0.23	0.71	1.28	1.61	0.61	0.80	1.31	2.14	Oct-07

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*Please note that the Dexus AREIT investment option was previously named APN AREIT and may still be referred to by the former name.

INVESTMENT OPTION	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	3 YEARS p.a.	5 YEARS p.a.	10 YEARS p.a.	SINCE INCEPTION p.a.	INCEPTION DATE
Retirement - Lifestage									
1940s Lifestage	-1.03	0.18	1.97	-1.99	1.11	2.74	3.25	3.66	Jan-08
1950s Lifestage	-1.02	0.16	2.13	-1.83	1.68	3.13	4.21	3.33	Oct-07
1960s Lifestage	-1.03	0.15	2.80	-0.83	3.74	N/A	N/A	4.71	Oct-18
Retirement⁸ - Diversified									
Active Defensive	-0.89	0.19	1.28	-3.36	0.42	N/A	N/A	2.57	Dec-18
Active Moderate	-0.89	0.14	2.06	-2.47	3.02	N/A	N/A	4.71	Jan-19
Active Balanced	-1.03	0.05	2.60	-1.78	4.05	N/A	N/A	6.28	Dec-18
Active Growth	-1.09	0.00	3.16	-1.12	5.50	N/A	N/A	6.17	Feb-19
Active High Growth	-1.08	0.05	3.74	-0.33	6.60	N/A	N/A	5.53	Oct-19
Index Defensive	-1.12	-0.04	1.09	-3.17	0.67	N/A	N/A	2.35	Feb-19
Index Moderate	-1.20	-0.11	2.14	-1.80	2.54	N/A	N/A	4.36	Feb-19
Index Balanced	-1.11	-0.08	3.08	-0.76	4.24	N/A	N/A	5.27	Mar-19
Index Growth	-1.10	0.02	3.81	0.46	N/A	N/A	N/A	8.65	Oct-20
Index High Growth	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Apr-19
Retirement³ - Sector									
Active Australian Shares	-2.27	0.58	6.21	7.15	8.67	N/A	N/A	9.83	Jan-19
Active International Shares	1.57	0.49	7.32	-0.11	7.17	N/A	N/A	8.45	Mar-19
Active Global Property	-3.24	0.41	-5.38	-17.10	N/A	N/A	N/A	-6.11	Apr-21
Active Global Fixed Interest	-1.39	-0.40	-0.50	-7.80	-2.67	N/A	N/A	0.22	Dec-19
Index Australian Shares	-2.52	0.32	6.19	8.52	9.41	N/A	N/A	8.74	Jun-19
Index International Shares	2.07	-0.71	5.58	-0.77	7.91	N/A	N/A	9.98	Jun-19
Index Property Securities	-0.39	3.23	3.63	-6.75	N/A	N/A	N/A	-10.29	Dec-21
Index Australian Fixed Interest	-1.33	-0.73	0.38	-6.41	-3.76	N/A	N/A	-1.18	Mar-19
Index International Fixed Interest	-1.80	-1.20	-2.84	-9.39	-4.38	N/A	N/A	-1.17	Jan-19

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Retirement³ - Specialist									
Antipodes Global	1.46	6.61	12.72	5.38	N/A	N/A	N/A	8.57	Aug-20
Pendal Technology	1.45	-0.48	-2.28	-14.02	4.54	N/A	N/A	10.21	Feb-19
Pendal Core Australian Shares	-2.02	1.08	5.60	5.92	9.30	N/A	N/A	8.89	Apr-19
Pendal Growth Shares	-0.05	2.37	10.09	2.93	8.65	6.62	10.37	6.42	Oct-07
Fidelity Australian Shares	-3.07	0.28	5.96	7.81	11.03	N/A	N/A	10.25	Apr-19
Magellan Global Shares	0.39	-2.82	2.65	-3.51	-0.19	N/A	N/A	5.82	Jan-19
Tyndall AM Value Australian Shares	-1.55	0.58	5.80	9.19	N/A	N/A	N/A	16.87	Aug-20
T. Rowe Price Global Shares	1.18	-1.57	1.94	-8.49	N/A	N/A	N/A	2.18	Jul-20
Dexus AREIT	-0.69	2.75	2.82	-7.96	-2.04	N/A	N/A	0.38	Apr-19
Pendal Australian Property Securities	-0.01	3.66	3.78	-6.02	1.92	N/A	N/A	3.85	May-19
Pendal Global Property Securities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Jun-19
ClearBridge RARE Value Infrastructure (Unhedged)	-0.07	-4.03	-2.01	5.76	7.13	N/A	N/A	9.15	Mar-19
Pendal Australian Bonds	-1.35	-0.64	0.38	-6.95	-3.82	N/A	N/A	-1.02	Apr-19
PIMCO International Bonds	-1.69	-0.18	-2.00	-9.41	-3.42	N/A	N/A	-0.51	Jan-19
UBS Australian Bonds	-1.29	-0.33	0.41	-6.92	-3.32	N/A	N/A	-2.36	Jan-20
Pendal Sustainable Conservative	-0.93	-0.28	0.29	-3.55	0.56	2.00	3.01	3.48	Oct-07
Pendal Sustainable Balanced	-0.66	0.13	2.78	-0.34	5.43	5.49	7.00	5.01	Oct-07
Cash	0.27	0.84	1.51	1.88	0.71	0.93	1.54	2.52	Oct-07

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For more information

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