

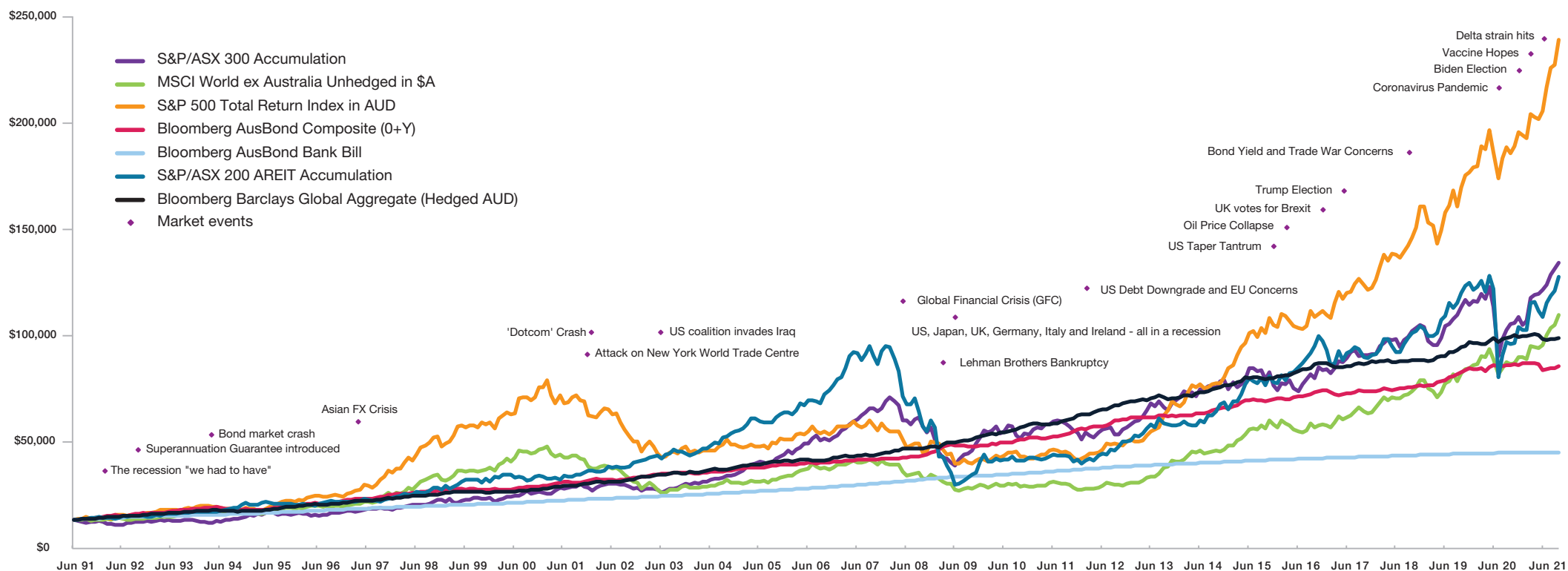
Comparison of asset class index returns



June 1991 to June 2021

This chart illustrates the historical compound returns from 1991 through 2021 for indices covering various asset classes. Over this period, the chart indicates that Australian shares* and International shares** have overall provided higher investment returns over this period than an investment in cash.*** You'll notice that Australian shares* (purple line) and International shares (green line) have experienced many more ups and downs than an investment in cash*** (blue line). By investing in Australian shares* or International shares** your returns may be higher in the long term, however, you may also experience a higher level of risk and volatility.

Comparison of Asset Class Returns - 30yr horizon



This document has been prepared by Westpac Financial Services Limited (ABN 20 000 241 127, AFSL 233716) ('WFS'). This information has been prepared without taking account of your objectives, financial situation or needs. Because of this, you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. This chart is based on an initial investment of \$10,000 in each index as at 30 June 1991 and a reference to the return and volatility as an asset class, is a reference to the return and volatility of the specific Index for that asset class in the chart above. *The S&P/ASX 200 Accumulation Index and ^S&P/ASX 200 Listed Property Trust Accumulation Index were introduced in March 2000, prior to this the ASX All Ordinaries Accumulation Index and ASX Property Securities Index were used. **A reference to the returns and volatility in 'International shares' is a reference to returns and volatility in MSCI World ex Australia Unhedged in \$A. ***A reference to the returns and volatility in 'cash' is a reference to returns and volatility in the Bloomberg Aus Bond Bank Bill Index. Historical index returns presented in the chart above have been sourced from Bloomberg. Information in this chart that has been provided by third parties has not been independently verified and WFS is not in any way responsible for such information. Past performance is not a reliable indicator of future performance. Information current as at 30 June 2021. © 2021 Westpac Financial Services Limited BT00461-0721