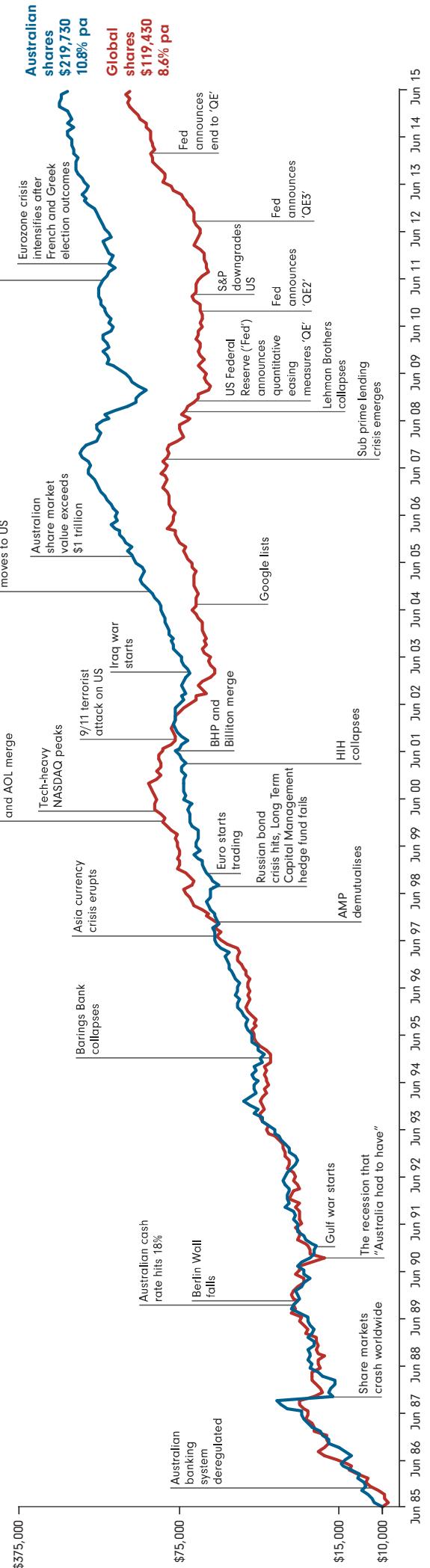




30 years in Australian and global shares

June 2015



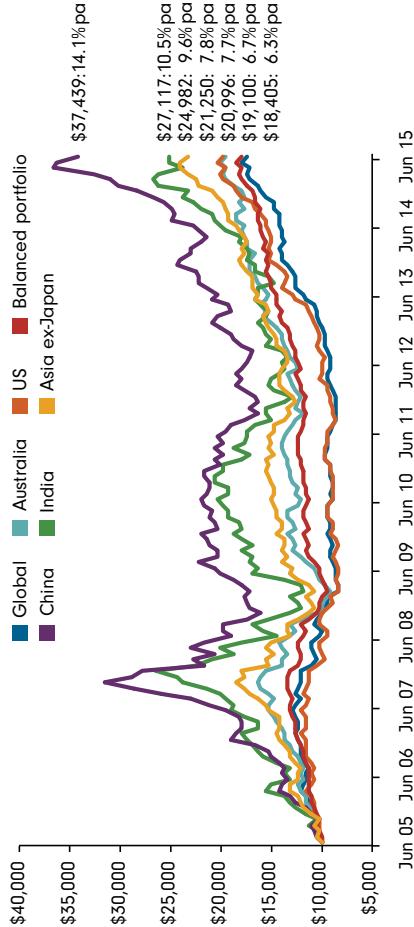
Source: Morningstar. All returns shown are in AUD terms (assuming currency exposure is unhedged) and assumes dividends are reinvested. Returns are average annual returns over the periods shown. Indices used are: Australian shares: S&P/ASX 200 All Ordinaries TR. Global shares: MSCI World Index NR. In the Australian and global shares chart, a semi logarithmic scale has been used to show the proportionate importance of fluctuations over the period. The base of the semi logarithmic scale is 8. Index performance does not reflect the performance of any individual portfolio of stocks. Please remember past performance is not a guide to the future. Investments in overseas markets can be affected by currency exchange and this may affect the value of your investment.

Selected share markets over the past 10 years

June 2015

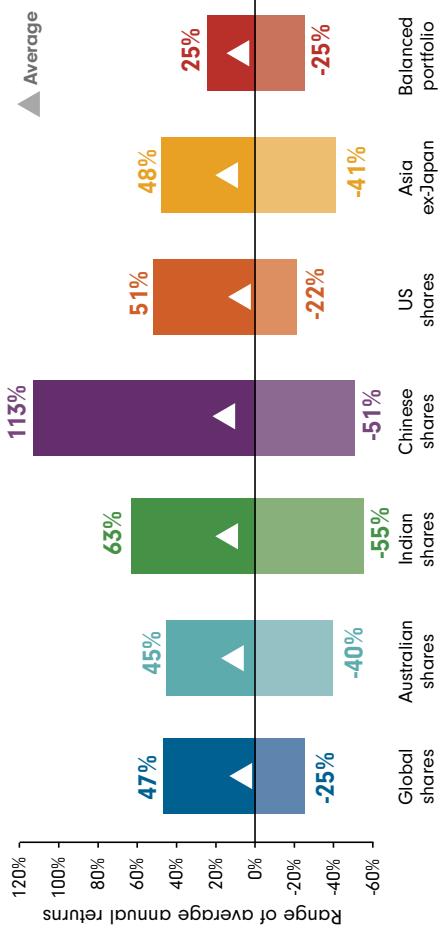
Regional share markets

\$10,000 growth over the past 10 years to 30 June 2015



Range of one year returns

Over the past 10 years to 30 June 2015



Source: DataStream and Morningstar. All returns shown are in AUD terms (assuming currency exposure is unhedged) and assumes dividends are reinvested. Returns are average annual returns over the periods shown. Indices used are: Australian shares: S&P/ASX 200 All Ordinaries TR, Global shares: MSCI World Index NR, Indian shares: MSCI India, Chinese shares: MSCI North America, US shares: MSCI China, US bonds: Barclays Capital Global Aggregate Index, 5% Barcays Capital Global Bond Bill All Maturities Index. Index performance does not reflect the performance of any individual portfolio or stocks. Please remember past performance is not a guide to the future.

Investments in overseas markets can be affected by currency exchange and this may affect the value of your investment. Investments in small emerging markets can be more volatile than investments in developed markets.

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