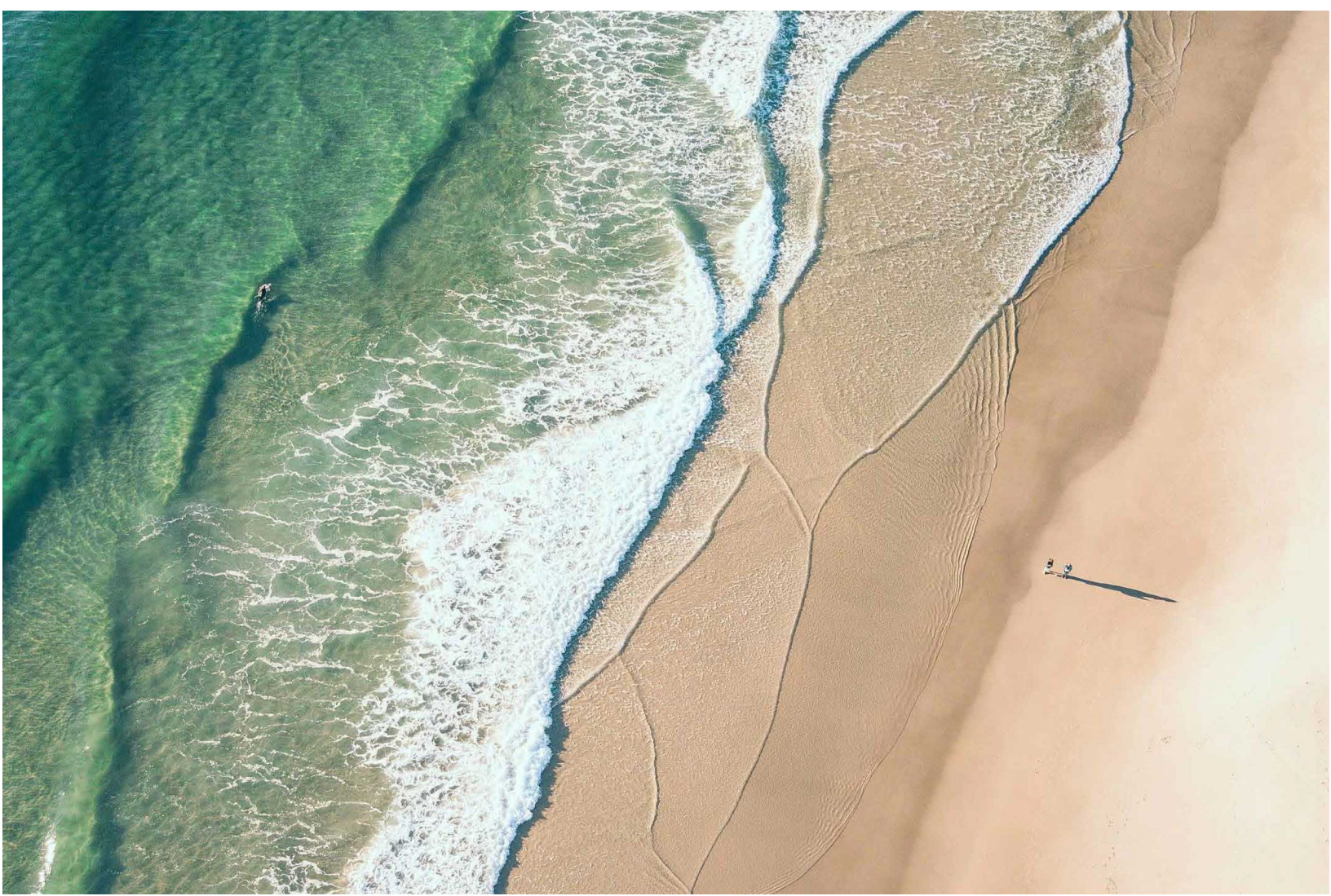


Australia and New Zealand Market Index Charts and Tables

As of 31/07/2025

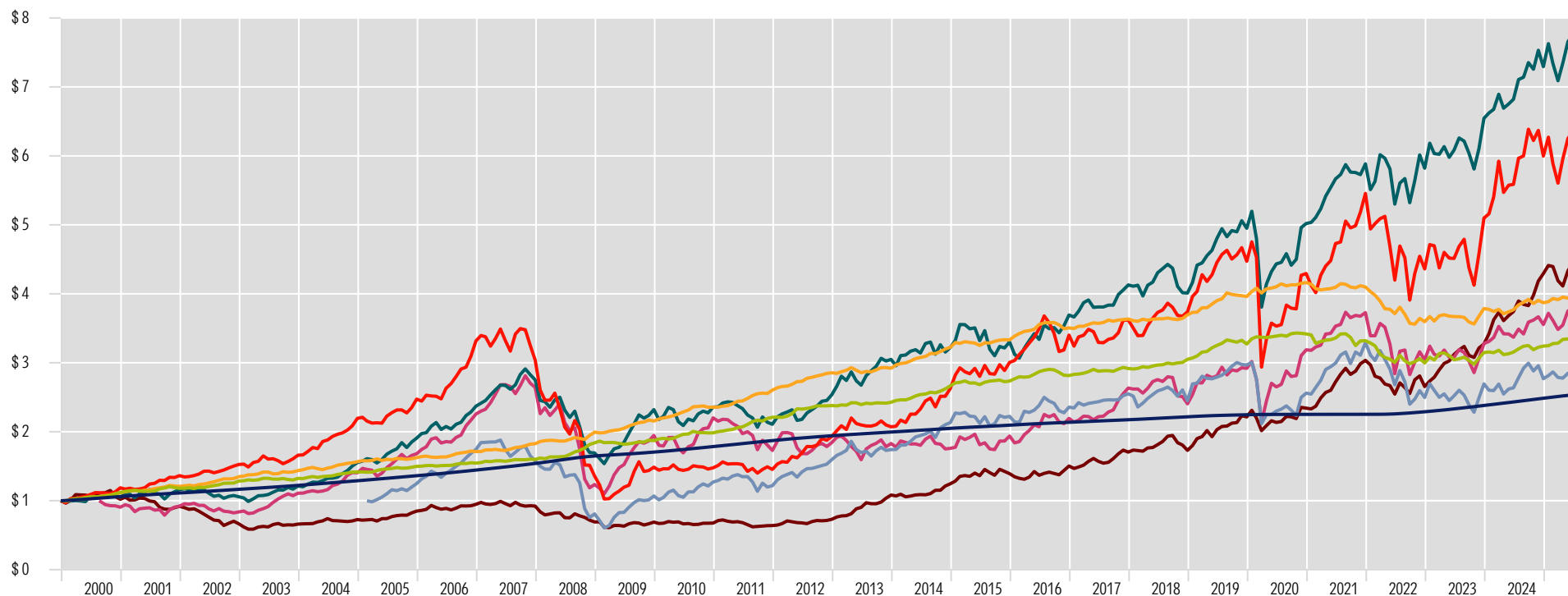


Asset Class Investment Growth



Growth of \$1

Time Period: 1/01/2000 to 31/07/2025



— Cash
 — Australian Listed Property
 — Australian Small Cap Equity
 — Australian Fixed Interest
 — International Listed Property
 — International Equity
 — International Fixed Interest (Hedged)
 — Australian Large Cap Equity

Cash - RBA Bank accepted Bills 90 Days; Aust. Fixed Interest - Bloomberg AusBond Composite 0+ Yr TR AUD; Intl. Fixed Interest (H) - Bloomberg Global Aggregate TR Hdg AUD; A-REITs - S&P/ASX 300 A-REIT TR; G-REITs (H) - FTSE EPRA Nareit Developed NR Hdg AUD; Aust. Large Cap Equity - S&P/ASX 200 TR; Aust. Small Cap Equity - S&P/ASX Small Ordinaries TR; Intl. Equity - MSCI World Ex Australia NR AUD.

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Long-Term Asset Class Returns



Trailing Returns (%)

As of Date: 31/07/2025

| | Aust. Large Cap Equity | Aust. Small Cap Equity | Intl. Equity | A-REITs | G-REITs (H) | Aust. Fixed Interest | Intl. Fixed Interest (H) | Cash | Emerging Markets | Infrastructure (H) |
|---------|------------------------|------------------------|--------------|---------|-------------|----------------------|--------------------------|------|------------------|--------------------|
| 6 Month | 4.18 | 4.65 | 3.77 | 4.78 | 0.96 | 3.72 | 2.10 | 1.92 | 11.85 | 9.32 |
| 1 Year | 11.81 | 11.53 | 17.49 | 10.15 | 2.60 | 5.22 | 3.34 | 4.15 | 18.85 | 19.94 |
| 3 Year | 12.33 | 7.09 | 19.10 | 11.87 | 0.05 | 2.74 | 1.40 | 3.96 | 13.50 | 8.96 |
| 5 Year | 12.26 | 7.67 | 16.32 | 13.08 | 5.33 | -0.18 | -0.87 | 2.46 | 7.70 | 11.42 |
| 10 Year | 8.65 | 7.77 | 12.14 | 8.29 | 3.64 | 2.17 | 1.89 | 2.04 | 7.17 | 6.73 |
| 15 Year | 8.99 | 5.34 | 13.66 | 10.56 | 7.68 | 3.65 | 3.66 | 2.52 | 6.40 | 8.96 |
| 20 Year | 7.95 | 4.75 | 9.31 | 5.44 | — | 4.24 | 4.66 | 3.28 | 7.08 | — |

Standard Deviation (%)

As of Date: 31/07/2025

| | | | | | | | | | | |
|---------|-------|-------|-------|-------|-------|------|------|------|-------|-------|
| 6 Month | 12.09 | 12.21 | 12.67 | 17.92 | 7.15 | 2.25 | 2.57 | 0.05 | 7.80 | 5.00 |
| 1 Year | 10.89 | 11.32 | 10.67 | 16.10 | 11.74 | 3.11 | 3.17 | 0.09 | 9.46 | 7.19 |
| 3 Year | 11.99 | 14.42 | 10.98 | 21.03 | 16.82 | 5.25 | 5.29 | 0.16 | 11.20 | 12.76 |
| 5 Year | 12.62 | 16.23 | 11.28 | 20.60 | 17.12 | 5.59 | 4.85 | 0.54 | 10.91 | 12.46 |
| 10 Year | 13.79 | 16.92 | 11.27 | 20.61 | 16.60 | 4.43 | 4.01 | 0.42 | 11.11 | 13.73 |
| 15 Year | 13.05 | 16.49 | 10.86 | 18.06 | 15.49 | 4.01 | 3.68 | 0.42 | 10.80 | 12.21 |
| 20 Year | 13.88 | 18.24 | 11.51 | 19.70 | — | 3.75 | 3.51 | 0.56 | 13.03 | — |

Drawdown

Time Period: Performance Start Date to 31/07/2025

| | | | | | | | | | | |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Largest Drawdown | -47.18% | -60.87% | -48.74% | -70.62% | -66.58% | -13.20% | -14.50% | — | -44.29% | -46.92% |
| Peak Date | 1/11/2007 | 1/11/2007 | 1/11/2000 | 1/10/2007 | 1/02/2007 | 1/11/2020 | 1/01/2021 | — | 1/11/2007 | 1/11/2007 |
| Valley Date | 28/02/2009 | 28/02/2009 | 28/02/2003 | 28/02/2009 | 28/02/2009 | 31/10/2023 | 31/10/2022 | — | 28/02/2009 | 28/02/2009 |
| Drawdown # of Months | 16.00 | 16.00 | 28.00 | 17.00 | 25.00 | 36.00 | 22.00 | — | 16.00 | 16.00 |
| Recovery Date | 30/09/2013 | 30/04/2019 | 30/09/2014 | 31/07/2016 | 31/03/2013 | — | — | — | 31/01/2015 | 31/03/2013 |
| Recovery # of Months | 55.00 | 122.00 | 139.00 | 89.00 | 49.00 | — | — | — | 71.00 | 49.00 |
| Performance Start Date | 31/12/1979 | 23/08/2000 | 31/12/1969 | 31/12/1979 | 31/03/2006 | 30/09/1989 | 29/12/1989 | 30/06/1969 | 29/12/2000 | 29/12/2006 |

Aust. Large Cap Equity - S&P/ASX 200 TR; Aust. Small Cap Equity - S&P/ASX Small Ordinaries TR; Intl. Equity - MSCI World Ex Australia NR AUD; A-REITs - S&P/ASX 300 A-REIT TR; G-REITs (H) - FTSE EPRA Nareit Developed NR Hdg AUD; Aust. Fixed Interest - Bloomberg AusBond Composite 0+ Yr TR AUD; Intl. Fixed Interest (H) - Bloomberg Global Aggregate TR Hdg AUD; Cash - RBA Bank accepted Bills 90 Days; Emerging Market - MSCI EM NR AUD; Infrastructure (H) - S&P Global Infrastructure NR Hdg AUD.

Stated performance is annualized for periods greater than one year and shown in base currency.

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Market Index Returns Australia



As of Date: 31/07/2025

| | Return (%) | | | | | | | | |
|--|---------------|--------------|---------|---------|---------|--------|--------|--------|---------|
| | Financial YTD | Calendar YTD | 1 Month | 3 Month | 6 Month | 1 Year | 3 Year | 5 Year | 10 Year |
| Australian Cash and Bonds | | | | | | | | | |
| Morningstar AU Trsy Bd GR AUD | 5.99 | 3.68 | -0.28 | 0.52 | 3.50 | 4.32 | 1.92 | -1.06 | 1.88 |
| Morningstar AU Core Bd GR AUD | 6.87 | 4.07 | -0.07 | 0.85 | 3.85 | 5.21 | 2.62 | -0.43 | 2.14 |
| Morningstar AUD 1M Cash GR AUD | 4.53 | 2.32 | 0.30 | 0.94 | 1.95 | 4.15 | 3.82 | 2.29 | 1.90 |
| RBA Bank accepted Bills 90 Days | 4.54 | 2.29 | 0.31 | 0.92 | 1.92 | 4.15 | 3.96 | 2.46 | 2.04 |
| Bloomberg AusBond Bank 0+Y TR AUD | 4.70 | 2.41 | 0.30 | 0.97 | 2.02 | 4.31 | 3.94 | 2.40 | 2.05 |
| Bloomberg AusBond Composite 0+Y TR AUD | 6.77 | 3.92 | -0.04 | 0.88 | 3.72 | 5.22 | 2.74 | -0.18 | 2.17 |
| Australian Equity | | | | | | | | | |
| Morningstar Australia GR AUD | 15.54 | 8.37 | 2.12 | 7.59 | 3.66 | 11.03 | 12.16 | 12.59 | 8.96 |
| Morningstar Australia LM GR AUD | 15.02 | 7.98 | 2.13 | 7.59 | 3.47 | 10.56 | 12.42 | 12.75 | 9.02 |
| S&P/ASX 200 TR AUD | 16.50 | 8.95 | 2.36 | 8.17 | 4.18 | 11.81 | 12.33 | 12.26 | 8.65 |
| S&P/ASX 200 INDUSTRIAL TR AUD | 21.30 | 9.76 | 1.85 | 8.88 | 4.71 | 14.69 | 13.91 | 13.19 | 8.34 |
| S&P/ASX 200 Resources TR AUD | 0.61 | 5.74 | 4.47 | 5.38 | 2.08 | 1.63 | 6.47 | 8.91 | 10.30 |
| S&P/ASX Small Ordinaries TR AUD | 15.42 | 9.45 | 2.82 | 9.67 | 4.65 | 11.53 | 7.09 | 7.67 | 7.77 |
| Australian Property | | | | | | | | | |
| Morningstar Australia REIT GR AUD | 24.95 | 13.79 | 3.23 | 3.94 | 7.31 | 12.81 | 7.87 | 10.69 | 7.55 |
| S&P/ASX 300 A-REIT TR AUD | 17.60 | 9.56 | 3.38 | 10.30 | 4.78 | 10.15 | 11.87 | 13.08 | 8.29 |
| International Bonds | | | | | | | | | |
| Morningstar Gbl Core Bd GR Hdg AUD | 5.02 | 2.35 | -0.22 | 0.27 | 1.94 | 3.06 | 0.78 | -1.39 | 1.64 |
| Morningstar Gbl Core Bd GR AUD | 10.92 | 1.35 | 0.21 | -0.81 | 1.51 | 5.48 | 3.71 | -0.72 | 1.96 |
| Morningstar Gbl xAU Core Bd GR Hdg AUD | 4.99 | 2.32 | -0.22 | 0.26 | 1.91 | 3.03 | 0.75 | -1.41 | 1.63 |
| Bloomberg Global Aggregate TR Hdg AUD | 5.28 | 2.49 | -0.15 | 0.39 | 2.10 | 3.34 | 1.40 | -0.87 | 1.89 |
| Bloomberg Global Aggregate TR AUD | 11.28 | 1.62 | 0.27 | -0.60 | 1.80 | 5.88 | 4.28 | 0.07 | 2.33 |
| Bloomberg Global High Yield TR Hdg AUD | 11.79 | 5.39 | 0.85 | 4.24 | 4.00 | 9.89 | 8.59 | 4.08 | 4.77 |
| International Equity | | | | | | | | | |
| Morningstar DM xAU GR Hdg AUD | 16.14 | 9.00 | 2.17 | 12.37 | 5.35 | 14.36 | 14.69 | 13.52 | — |
| Morningstar DM xAU LM NR Hdg AUD | 15.80 | 8.92 | 2.15 | 12.25 | 5.30 | 14.38 | 14.55 | 13.19 | 10.26 |
| Morningstar Global xAU NR AUD | 21.82 | 7.12 | 3.19 | 11.33 | 4.57 | 16.85 | 17.95 | 14.95 | 11.24 |
| Morningstar Global xAU NR Hdg AUD | 15.44 | 9.15 | 2.27 | 12.21 | 5.85 | 13.81 | 13.71 | 12.14 | 9.53 |
| MSCI World Ex Australia NR AUD | 22.28 | 6.61 | 3.12 | 11.29 | 3.77 | 17.49 | 19.10 | 16.32 | 12.14 |
| MSCI World NR AUD | 22.14 | 6.63 | 3.10 | 11.22 | 3.76 | 17.36 | 18.98 | 16.26 | 12.07 |
| MSCI EM NR AUD | 21.91 | 13.00 | 3.77 | 11.99 | 11.85 | 18.85 | 13.50 | 7.70 | 7.17 |

Stated performance is annualized for periods greater than one year and shown in base currency.

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Source: Morningstar Direct

Market Index Returns Australia



As of Date: 31/07/2025

| | Return (%) | | | | | | | | |
|--|---------------|--------------|---------|---------|---------|--------|--------|--------|---------|
| | Financial YTD | Calendar YTD | 1 Month | 3 Month | 6 Month | 1 Year | 3 Year | 5 Year | 10 Year |
| International Property & Infrastructure | | | | | | | | | |
| Morningstar DM REIT NR Hdg AUD | 7.72 | 3.21 | -0.50 | 0.93 | 1.65 | 1.06 | -2.07 | 2.95 | 3.37 |
| Morningstar Gbl xAU REIT NR Hdg AUD | 7.46 | 3.09 | -0.55 | 0.97 | 1.69 | 1.01 | -2.30 | 2.71 | 3.10 |
| Morningstar Gbl Infrastructure Op NR AUD | 24.52 | 11.16 | -0.76 | 3.57 | 10.43 | 18.03 | 13.04 | 10.38 | 6.76 |
| FTSE EPRA Nareit Dv REITS TR Hdg AUD | 8.53 | 2.51 | -0.08 | 2.51 | 0.96 | 2.60 | 0.05 | 5.33 | 3.64 |
| S&P Global Infrastructure NR Hdg AUD | 25.22 | 11.73 | 1.20 | 6.33 | 9.32 | 19.94 | 8.96 | 11.42 | 6.73 |
| Morningstar Target Allocation Indexes | | | | | | | | | |
| Morningstar AUS Con Tgt Alloc NR AUD | 7.01 | 3.77 | 0.27 | 1.56 | 3.10 | 5.43 | 3.85 | 1.66 | 2.76 |
| Morningstar AUS Mod Tgt Alloc NR AUD | 9.34 | 4.72 | 0.71 | 3.11 | 3.39 | 6.96 | 5.65 | 3.85 | 4.23 |
| Morningstar AUS Balance Tgt Alloc NR AUD | 11.73 | 5.70 | 1.21 | 4.90 | 3.75 | 8.78 | 7.91 | 6.36 | 5.86 |
| Morningstar AUS Growth Tgt Alloc NR AUD | 14.19 | 6.78 | 1.72 | 6.62 | 4.10 | 10.61 | 10.22 | 9.06 | 7.43 |
| Morningstar AUS Agg Tgt Alloc NR AUD | 16.54 | 7.66 | 2.24 | 8.50 | 4.37 | 12.46 | 12.76 | 11.81 | 9.04 |
| New Zealand Equity | | | | | | | | | |
| Morningstar New Zealand GR NZD | 7.79 | -2.77 | 1.76 | 7.60 | -1.65 | 2.06 | 3.22 | 1.33 | 8.46 |
| Morningstar Australia NZ 50/50 GR NZD | 11.28 | 2.00 | 2.52 | 8.28 | 0.45 | 5.98 | 7.24 | 7.03 | 8.85 |
| S&P/NZX 50 TR NZD | 9.44 | -2.19 | 1.75 | 7.73 | -1.32 | 3.37 | 3.72 | 1.80 | 8.03 |
| S&P/NZX All TR NZD | 9.83 | -1.76 | 1.79 | 7.95 | -0.85 | 3.67 | 3.57 | 1.87 | 8.23 |
| S&P/NZX Mid Cap TR NZD | 21.56 | 7.81 | 2.81 | 10.31 | 5.81 | 11.03 | 3.50 | 4.55 | 8.74 |
| S&P/NZX Small Cap TR NZD | 25.52 | 15.74 | 3.44 | 16.06 | 18.69 | 15.83 | 2.19 | 6.74 | 9.19 |

Stated performance is annualized for periods greater than one year and shown in base currency.

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Source: Morningstar Direct

Market Index Returns New Zealand



As of Date: 31/07/2025

| | Return (%) | | | | | | | | |
|--|---------------|--------------|---------|---------|---------|--------|--------|--------|---------|
| | Financial YTD | Calendar YTD | 1 Month | 3 Month | 6 Month | 1 Year | 3 Year | 5 Year | 10 Year |
| New Zealand Cash and Bonds | | | | | | | | | |
| S&P/NZX NZ Call Rate GR NZD | 4.75 | 2.15 | 0.28 | 0.84 | 1.78 | 4.26 | 4.78 | 3.10 | 2.41 |
| S&P/NZX NZ 30D B-Bill GR NZD | 4.92 | 2.24 | 0.29 | 0.88 | 1.85 | 4.42 | 4.89 | 3.17 | 2.52 |
| S&P/NZX NZ 90D B-Bill GR NZD | 5.01 | 2.27 | 0.29 | 0.88 | 1.88 | 4.50 | 4.90 | 3.18 | 2.58 |
| S&P/NZX NZ Govt Bond GR NZD | 6.92 | 2.52 | 0.47 | 0.70 | 2.65 | 4.27 | 2.58 | -0.98 | 2.02 |
| S&P/NZX NZ Composite Invest Grade NZD | 7.25 | 2.64 | 0.51 | 0.81 | 2.75 | 4.74 | 3.32 | -0.11 | 2.47 |
| S&P/NZX NZ Composite Bond A Grade NZD | 7.19 | 2.63 | 0.51 | 0.79 | 2.74 | 4.68 | 3.22 | -0.21 | 2.41 |
| S&P/NZX NZ Corp Bond Invest Grade NZD | 8.20 | 2.98 | 0.65 | 1.14 | 3.03 | 6.04 | 4.82 | 1.57 | 3.35 |
| New Zealand Equity | | | | | | | | | |
| Morningstar New Zealand GR NZD | 7.79 | -2.77 | 1.76 | 7.60 | -1.65 | 2.06 | 3.22 | 1.33 | 8.46 |
| S&P/NZX 50 TR NZD | 9.44 | -2.19 | 1.75 | 7.73 | -1.32 | 3.37 | 3.72 | 1.80 | 8.03 |
| S&P/NZX All TR NZD | 9.83 | -1.76 | 1.79 | 7.95 | -0.85 | 3.67 | 3.57 | 1.87 | 8.23 |
| S&P/NZX Mid Cap TR NZD | 21.56 | 7.81 | 2.81 | 10.31 | 5.81 | 11.03 | 3.50 | 4.55 | 8.74 |
| S&P/NZX Small Cap TR NZD | 25.52 | 15.74 | 3.44 | 16.06 | 18.69 | 15.83 | 2.19 | 6.74 | 9.19 |
| Cat 50% S&P/NZX 50 & 50% S&P/ASX 200 NZD | 12.75 | 2.62 | 2.58 | 8.58 | 0.84 | 7.19 | 7.66 | 7.16 | 8.41 |
| Australasian Property | | | | | | | | | |
| Morningstar New Zealand Real Est NR NZD | 12.97 | 8.19 | 5.58 | 15.41 | 5.56 | 7.32 | -1.22 | -0.80 | 3.71 |
| S&P/NZX All Real Estate TR NZD | 14.88 | 8.16 | 5.71 | 15.77 | 6.12 | 8.60 | -0.28 | 0.30 | 4.90 |
| International Bonds | | | | | | | | | |
| Bloomberg Global Aggregate TR Hdg NZD | 5.25 | 2.22 | -0.20 | 0.23 | 1.84 | 3.22 | 2.05 | -0.34 | 2.36 |
| Bloomberg Global High Yield TR USD | 13.47 | 7.23 | 0.38 | 4.40 | 5.78 | 11.29 | 10.46 | 4.79 | 5.09 |
| International Equity | | | | | | | | | |
| Morningstar DM LM NR NZD | 21.59 | 5.46 | 4.17 | 12.45 | 2.80 | 16.35 | 18.02 | 16.27 | — |
| Morningstar DM xAU NR NZD | 21.52 | 5.20 | 4.20 | 12.52 | 2.56 | 15.95 | 17.74 | 16.15 | 11.60 |
| MSCI ACWI Hedged 100% to NZD | 15.82 | 9.12 | 2.18 | 11.95 | 5.68 | 14.38 | 14.68 | 12.86 | 10.21 |
| MSCI World 100% Hedged NR NZD | 15.79 | 8.56 | 2.04 | 11.97 | 4.94 | 14.26 | 15.19 | — | — |
| International Property & Infrastructure | | | | | | | | | |
| Morningstar DM REIT NR Hdg NZD | 7.63 | 2.98 | -0.54 | 0.76 | 1.44 | 0.89 | -1.51 | 3.44 | 3.83 |
| FTSE Nareit All REITs TR USD | 7.44 | 0.71 | -0.98 | 0.14 | -0.45 | 0.30 | 0.00 | 5.55 | 5.72 |
| FTSE EPRA NAREIT Developed NR Hdg NZD | 8.10 | 2.78 | -0.27 | 2.56 | 1.17 | 2.34 | 0.18 | 4.68 | 3.00 |
| S&P Global Infrastructure Hdg NR NZD | 25.12 | 11.40 | 1.18 | 6.17 | 9.02 | 19.73 | 9.55 | 11.98 | 7.25 |

Stated performance is annualized for periods greater than one year and shown in base currency.

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Source: Morningstar Direct

Market Index Returns New Zealand



As of Date: 31/07/2025

| | Return (%) | | | | | | | | |
|--|---------------|--------------|---------|---------|---------|--------|--------|--------|---------|
| | Financial YTD | Calendar YTD | 1 Month | 3 Month | 6 Month | 1 Year | 3 Year | 5 Year | 10 Year |
| Morningstar Target Allocation Indexes | | | | | | | | | |
| Morningstar NZ Con Tgt Alloc NR NZD | 6.78 | 2.46 | 0.45 | 1.51 | 2.06 | 4.57 | 3.70 | 1.33 | 2.99 |
| Morningstar NZ Mod Tgt Alloc NR NZD | 9.24 | 3.01 | 1.17 | 3.56 | 2.29 | 6.24 | 5.47 | 3.34 | 4.43 |
| Morningstar NZ Balance Tgt Alloc NR NZD | 11.78 | 3.54 | 1.85 | 5.69 | 2.40 | 8.14 | 7.80 | 5.94 | 6.17 |
| Morningstar NZ Growth Tgt Alloc NR NZD | 14.15 | 4.03 | 2.58 | 7.86 | 2.50 | 9.86 | 9.85 | 8.26 | 7.72 |
| Morningstar NZ Agg Tgt Alloc NR NZD | 17.12 | 4.68 | 3.43 | 10.28 | 2.74 | 12.15 | 12.53 | 11.26 | 9.44 |
| Australian Equity | | | | | | | | | |
| Morningstar Australia GR AUD | 15.54 | 8.37 | 2.12 | 7.59 | 3.66 | 11.03 | 12.16 | 12.59 | 8.96 |
| Morningstar Australia LM GR AUD | 15.02 | 7.98 | 2.13 | 7.59 | 3.47 | 10.56 | 12.42 | 12.75 | 9.02 |
| S&P/ASX 200 TR AUD | 16.50 | 8.95 | 2.36 | 8.17 | 4.18 | 11.81 | 12.33 | 12.26 | 8.65 |
| S&P/ASX 200 INDUSTRIAL TR AUD | 21.30 | 9.76 | 1.85 | 8.88 | 4.71 | 14.69 | 13.91 | 13.19 | 8.34 |
| S&P/ASX 200 Resources TR AUD | 0.61 | 5.74 | 4.47 | 5.38 | 2.08 | 1.63 | 6.47 | 8.91 | 10.30 |
| S&P/ASX MidCap 50 TR AUD | 21.47 | 11.78 | 4.31 | 11.36 | 5.89 | 16.61 | 11.83 | 13.15 | 11.53 |
| S&P/ASX Small Ordinaries TR AUD | 15.42 | 9.45 | 2.82 | 9.67 | 4.65 | 11.53 | 7.09 | 7.67 | 7.77 |

Stated performance is annualized for periods greater than one year and shown in base currency.

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