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Australia and New Zealand Market Index Charts and Tables

As of 31/10/2026

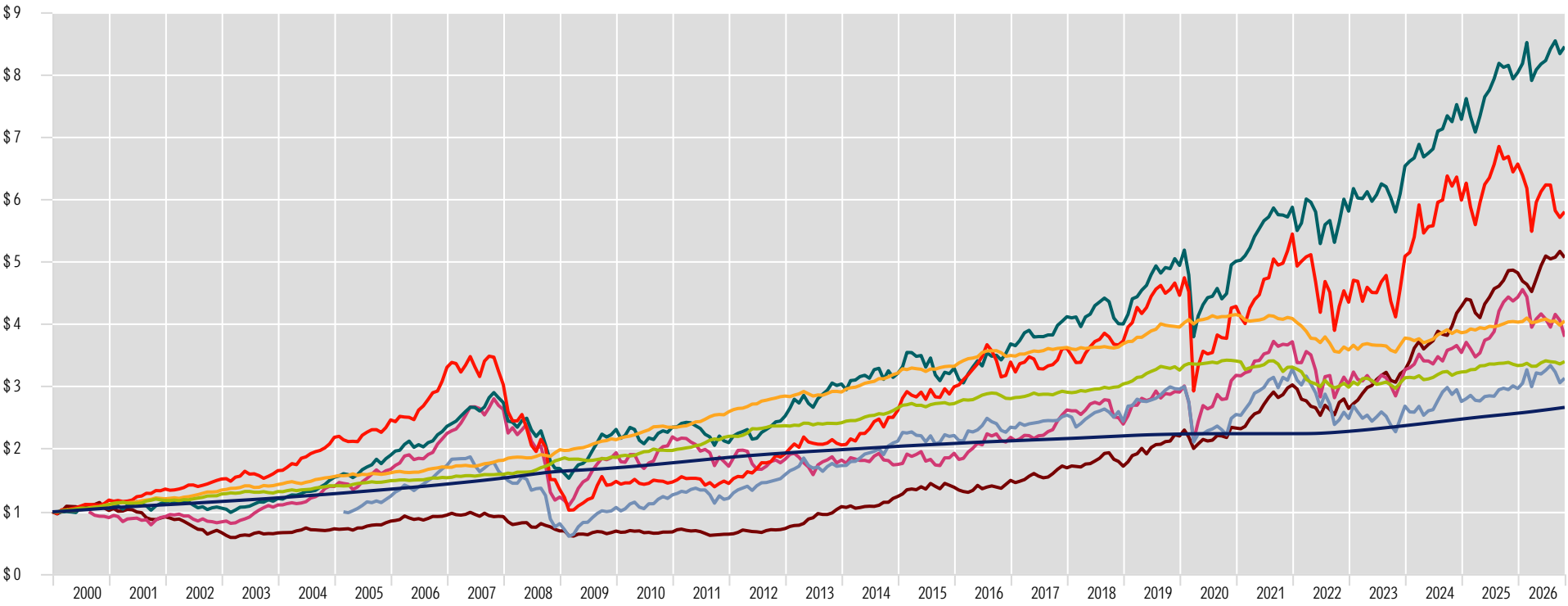


Asset Class Investment Growth

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Growth of $1

Time Period: 1/01/2000 to 31/10/2026



- Cash
- Australian Fixed Interest
- International Fixed Interest (Hedged)
- Australian Listed Property
- International Listed Property
- Australian Large Cap Equity
- Australian Small Cap Equity
- International 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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Source: Morningstar Direct

Long-Term Asset Class Returns

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Trailing Returns (%)

As of Date: 31/10/2026

	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	4.60	-6.94	7.27	-2.55	-0.52	2.22	0.40	2.27	1.24	-0.15
1 Year	3.69	-14.36	4.29	-13.23	8.50	0.39	0.43	4.25	6.13	11.83
3 Year	13.35	10.03	18.15	12.10	12.40	4.60	4.48	4.19	18.06	18.76
5 Year	8.00	0.64	12.01	3.11	0.91	0.96	-0.12	3.49	8.33	10.03
10 Year	9.43	5.91	13.93	6.27	4.07	1.77	1.35	2.30	9.00	7.84
15 Year	9.34	4.82	14.87	9.67	7.37	3.10	3.12	2.46	8.48	9.24
20 Year	6.88	3.05	8.88	3.47	4.55	4.05	4.44	3.18	6.30	—

Standard Deviation (%)

As of Date: 31/10/2026

6 Month	5.69	14.22	8.50	11.99	11.78	3.47	4.20	0.05	22.24	14.53
1 Year	10.46	15.65	8.90	17.46	15.11	3.28	3.76	0.12	21.24	13.48
3 Year	10.28	14.11	9.53	18.50	14.19	3.71	4.05	0.10	14.28	10.56
5 Year	12.41	16.95	10.96	20.67	16.57	5.13	5.01	0.38	13.82	12.64
10 Year	13.33	17.14	10.86	20.92	16.61	4.45	4.06	0.46	12.33	13.88
15 Year	12.90	16.42	10.72	18.46	15.32	4.00	3.72	0.40	11.69	12.35
20 Year	13.81	18.45	11.45	19.99	18.79	3.80	3.57	0.53	13.17	—

Drawdown

Time Period: Performance Start Date to 31/10/2026

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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Source: Morningstar Direct

Market Index Returns Australia

As of Date: 31/10/2026

	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	-0.51	1.64	1.46	0.09	2.25	-0.30	4.15	0.25	1.37
Morningstar AU Core Bd GR AUD	-0.52	1.80	1.22	-0.01	2.23	0.06	4.63	0.75	1.69
Morningstar AUD 1M Cash GR AUD	1.46	3.42	0.38	1.09	2.17	4.03	4.11	3.29	2.15
RBA Bank accepted Bills 90 Days	1.53	3.62	0.40	1.15	2.27	4.25	4.19	3.49	2.30
Bloomberg AusBond Bank 0+Y TR AUD	1.49	3.51	0.37	1.11	2.23	4.14	4.23	3.41	2.28
Bloomberg AusBond Composite 0+Y TR AUD	-0.37	1.92	1.16	0.07	2.22	0.39	4.60	0.96	1.77
Australian Equity									
Morningstar Australia GR AUD	2.63	5.83	1.17	0.32	4.65	4.54	13.66	8.27	9.81
Morningstar Australia LM GR AUD	3.47	7.35	1.75	0.65	5.52	5.95	13.71	8.69	10.04
S&P/ASX 200 TR AUD	2.73	5.16	1.38	0.45	4.60	3.69	13.35	8.00	9.43
S&P/ASX 200 INDUSTRIAL TR AUD	3.99	2.93	4.86	1.21	6.94	-1.12	13.87	6.23	8.24
S&P/ASX 200 Resources TR AUD	-0.54	11.83	-6.84	-1.55	-1.16	19.69	12.20	14.54	14.00
S&P/ASX Small Ordinaries TR AUD	-6.93	-14.29	-6.43	-3.89	-6.94	-14.36	10.03	0.64	5.91
Australian Property									
Morningstar Australia REIT GR AUD	-6.76	-11.69	1.54	-6.79	-2.37	-9.95	12.78	2.78	6.45
S&P/ASX 300 A-REIT TR AUD	-6.90	-11.64	1.59	-6.86	-2.55	-13.23	12.10	3.11	6.27
International Bonds									
Morningstar Gbl Core Bd GR Hdg AUD	-0.72	0.62	1.82	0.25	0.43	0.47	4.34	-0.59	1.10
Morningstar Gbl Core Bd GR AUD	-2.69	-6.28	0.34	-0.74	0.69	-7.63	0.95	-0.73	0.88
Morningstar Gbl xAU Core Bd GR Hdg AUD	-0.72	0.60	1.83	0.25	0.40	0.47	4.34	-0.61	1.09
Bloomberg Global Aggregate TR Hdg AUD	-0.70	0.49	1.76	0.24	0.40	0.43	4.48	-0.12	1.35
Bloomberg Global Aggregate TR AUD	-2.59	-6.44	0.28	-0.72	0.71	-7.70	1.10	-0.24	1.26
Bloomberg Global High Yield TR Hdg AUD	-1.83	0.89	0.15	-1.50	-0.30	2.10	9.44	3.37	4.06
International Equity									
Morningstar DM xAU GR Hdg AUD	1.02	11.95	-0.67	0.95	6.12	13.25	21.78	10.44	—
Morningstar DM xAU LM NR Hdg AUD	1.11	11.67	-0.83	0.99	6.12	12.77	21.50	10.25	12.44
Morningstar Global xAU NR AUD	-2.09	5.05	-2.85	-0.49	5.94	4.40	17.68	11.10	12.96
Morningstar Global xAU NR Hdg AUD	-0.59	11.52	-1.54	0.03	4.79	12.70	21.13	9.65	11.69
MSCI World Ex Australia NR AUD	-0.51	5.06	-1.94	0.41	7.27	4.29	18.15	12.01	13.93
MSCI World NR AUD	-0.44	5.12	-1.87	0.41	7.24	4.32	18.06	11.95	13.84
MSCI EM NR AUD	-9.78	7.54	-9.07	-5.64	1.24	6.13	18.06	8.33	9.00

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Source: Morningstar Direct

Market Index Returns Australia

As of Date: 31/10/2026

	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	-2.44	6.77	3.92	-4.93	-1.24	6.83	10.26	-0.91	3.51
Morningstar Gbl xAU REIT NR Hdg AUD	-2.28	7.90	3.96	-4.90	-1.27	7.95	10.44	-0.84	3.32
Morningstar Gbl Infrastructure Op NR AUD	-4.81	-5.42	0.05	-6.13	-1.98	-2.99	13.85	10.49	7.48
FTSE Dvlp Core Infra 50/50 NR Hdg AUD	0.83	12.77	8.76	0.61	1.57	13.28	15.50	7.07	7.41
FTSE EPRA Nareit Developed NR Hdg AUD	-3.88	5.57	2.39	-6.08	-2.63	6.20	11.24	-0.08	3.14
S&P Global Infrastructure NR Hdg AUD	-0.62	9.87	7.06	-0.33	-0.15	11.83	18.76	10.03	7.84
Morningstar Target Allocation Indexes									
Morningstar AUS Con Tgt Alloc NR AUD	0.25	2.56	0.92	0.36	2.27	1.71	5.42	2.23	2.61
Morningstar AUS Mod Tgt Alloc NR AUD	-0.23	2.97	0.65	-0.01	2.50	2.34	7.81	3.40	4.37
Morningstar AUS Balance Tgt Alloc NR AUD	-0.32	3.82	0.27	-0.18	3.04	3.25	10.25	4.98	6.30
Morningstar AUS Growth Tgt Alloc NR AUD	-0.30	4.49	-0.05	-0.34	3.62	4.00	12.56	6.64	8.14
Morningstar AUS Agg Tgt Alloc NR AUD	-0.19	5.67	-0.53	-0.38	4.39	5.27	15.13	8.45	10.17
New Zealand Equity									
Morningstar New Zealand GR NZD	0.47	1.81	-0.47	0.02	6.59	1.36	7.70	0.63	7.31
Morningstar Australia NZ 50/50 GR NZD	2.74	7.92	1.00	2.31	6.86	7.75	13.25	6.29	9.63
S&P/NZX 50 TR NZD	1.29	1.83	-0.27	0.71	6.93	1.84	8.65	1.04	7.08
S&P/NZX All TR NZD	1.14	1.64	-0.35	0.62	6.74	1.52	8.54	0.90	7.13
S&P/NZX Mid Cap TR NZD	-2.33	-5.37	-1.24	-0.83	1.35	-4.98	10.55	0.46	7.58
S&P/NZX Small Cap TR NZD	-5.28	-6.65	-3.73	-3.62	-1.49	-11.17	5.58	-1.23	7.09

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Source: Morningstar Direct

Market Index Returns New Zealand

As of Date: 31/10/2026

	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	0.88	2.01	0.23	0.67	1.26	2.42	3.88	3.68	2.42
S&P/NZX NZ 30D B-Bill GR NZD	0.95	2.17	0.26	0.73	1.36	2.61	4.04	3.79	2.54
S&P/NZX NZ 90D B-Bill GR NZD	0.93	2.19	0.28	0.73	1.37	2.61	4.09	3.80	2.59
S&P/NZX NZ Govt Bond GR NZD	-1.02	1.55	1.58	0.34	1.71	0.21	6.35	1.65	1.83
S&P/NZX NZ Composite Invest Grade NZD	-0.79	1.64	1.47	0.43	1.79	0.52	6.34	2.25	2.29
S&P/NZX NZ Composite Bond A Grade NZD	-0.82	1.63	1.48	0.41	1.78	0.49	6.32	2.18	2.23
S&P/NZX NZ Corp Bond Invest Grade NZD	0.04	1.96	1.05	0.75	2.06	1.61	6.49	3.47	3.19
New Zealand Equity									
Morningstar New Zealand GR NZD	0.47	1.81	-0.47	0.02	6.59	1.36	7.70	0.63	7.31
S&P/NZX 50 TR NZD	1.29	1.83	-0.27	0.71	6.93	1.84	8.65	1.04	7.08
S&P/NZX All TR NZD	1.14	1.64	-0.35	0.62	6.74	1.52	8.54	0.90	7.13
S&P/NZX Mid Cap TR NZD	-2.33	-5.37	-1.24	-0.83	1.35	-4.98	10.55	0.46	7.58
S&P/NZX Small Cap TR NZD	-5.28	-6.65	-3.73	-3.62	-1.49	-11.17	5.58	-1.23	7.09
Cat 50% S&P/NZX 50 &50% S&P/ASX 200 NZD	3.29	7.46	1.23	2.82	6.97	7.49	13.64	6.39	9.26
Australasian Property									
Morningstar New Zealand Real Est NR NZD	-4.18	-7.65	0.91	-3.03	0.07	-11.87	3.02	-4.15	2.33
S&P/NZX All Real Estate TR NZD	-3.33	-8.06	0.86	-2.43	0.70	-11.95	3.93	-3.34	3.46
International Bonds									
Bloomberg Global Aggregate TR Hdg NZD	-1.28	-0.88	1.63	-0.20	-0.50	-1.15	4.09	0.01	1.56
Bloomberg Global High Yield TR USD	-2.45	-0.36	-0.21	-2.17	-1.57	1.18	10.15	3.92	4.59
International Equity									
Morningstar DM LM NR NZD	1.88	13.15	-0.71	4.84	9.39	14.07	23.53	15.69	15.48
Morningstar DM xAU NR NZD	1.64	13.05	-0.63	4.71	9.24	14.11	23.40	15.44	15.34
MSCI ACWI Hedged 100% to NZD	-0.69	10.25	-1.62	-0.21	4.33	10.95	21.05	10.07	12.17
MSCI World 100% Hedged NR NZD	0.70	10.05	-0.81	0.59	5.22	10.73	20.97	—	—
International Property & Infrastructure									
Morningstar DM REIT NR Hdg NZD	-3.18	5.35	3.80	-5.47	-2.29	5.18	9.84	-0.80	3.76
FTSE EPRA NAREIT Developed NR Hdg NZD	-4.60	4.14	2.28	-6.59	-3.64	4.53	10.83	0.05	3.39
S&P Global Infrastructure Hdg NR NZD	-1.24	8.58	6.99	-0.80	-1.03	10.27	18.38	10.19	8.14
Morningstar Target Allocation Indexes									
Morningstar NZ Con Tgt Alloc NR NZD	-0.50	1.69	1.17	0.49	1.36	1.32	6.15	2.34	2.90

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Source: Morningstar Direct

Market Index Returns New Zealand

As of Date: 31/10/2026

	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 Mod Tgt Alloc NR NZD	-0.23	3.66	0.81	1.08	2.73	3.31	8.98	4.17	4.83
Morningstar NZ Balance Tgt Alloc NR NZD	0.04	5.72	0.36	1.70	4.01	5.62	12.01	6.30	7.13
Morningstar NZ Growth Tgt Alloc NR NZD	0.40	7.76	-0.05	2.25	5.37	7.86	14.84	8.31	9.23
Morningstar NZ Agg Tgt Alloc NR NZD	0.76	10.39	-0.66	3.04	7.02	10.83	18.52	10.98	11.76
Australian Equity									
Morningstar Australia GR AUD	2.63	5.83	1.17	0.32	4.65	4.54	13.66	8.27	9.81
Morningstar Australia LM GR AUD	3.47	7.35	1.75	0.65	5.52	5.95	13.71	8.69	10.04
S&P/ASX 200 TR AUD	2.73	5.16	1.38	0.45	4.60	3.69	13.35	8.00	9.43
S&P/ASX 200 INDUSTRIAL TR AUD	3.99	2.93	4.86	1.21	6.94	-1.12	13.87	6.23	8.24
S&P/ASX 200 Resources TR AUD	-0.54	11.83	-6.84	-1.55	-1.16	19.69	12.20	14.54	14.00
S&P/ASX MidCap 50 TR AUD	3.78	-0.34	0.87	3.13	7.02	-1.27	14.28	7.15	10.63
S&P/ASX Small Ordinaries TR AUD	-6.93	-14.29	-6.43	-3.89	-6.94	-14.36	10.03	0.64	5.91

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