

Goldman Sachs & JBWere Superannuation Fund: Crediting Rates for the 2023 - 2024 year

Month	Account Based Pensions Crediting rate for the month (after tax and fees) *	All other accounts Crediting rate for the month (after tax and fees) *	Investment Benchmark* *
July 2023	1.79%	1.64%	1.5%
August 2023	-0.17%	-0.20%	-0.3%
September 2023	-2.88%	-2.61%	-1.9%
October 2023	-2.68%	-2.42%	-1.5%
November 2023	4.58%	4.09%	3.2%
December 2023	4.32%	3.87%	2.8%
January 2024	1.41%	1.27%	1.0%
February 2024	2.57%	2.35%	1.7%
March 2024	2.18%	1.94%	2.0%
April 2024	-2.55%	-2.46%	-1.6%
May 2024	1.45%	1.29%	1.0%
June 2024	1.17%	1.10%	0.8%
Financial Year (to 30 June 2024)	11.39%	10.00%	8.9%
5 year compound average p.a. (to 30 June 2024)	8.27%	7.49%	5.9%
10 year compound average p.a. (to 30 June 2024)	9.35%	8.52%	7.0%

Issued by BEST Superannuation Pty Ltd ABN 57 070 732 008, RSE Licence No. L0001939, AFSL 530672
as trustee of the Goldman Sachs & JBWere Superannuation Fund ABN 55 697 537 183, RSE Registration No. R1005271

15 year compound average p.a. (30 June 2024)	10.58%	9.68%	6.8%
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- * Tax is based on estimated rates.
- ** The Investment Benchmark for the monthly, financial and five year crediting rates is the Median return from the Mercer Employer Super Balanced Growth Survey on an after tax, after fees basis. The Investment Benchmark for the 10 and 15 year crediting rates is calculated based on the 10 and 15 year compound increase in the Consumer Price Index (CPI) plus 4% pa.