

Goldman Sachs & JBWere Superannuation Fund: Crediting Rates for the 2024 - 2025 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 2024	2.78%	2.56%	2.1%
August 2024	0.76%	0.66%	0.4%
September 2024	1.44%	1.26%	1.2%
October 2024	-0.23%	-0.21%	0.1%
November 2024	3.29%	2.97%	2.3%
December 2024	-1.50%	-1.32%	-0.6%
January 2025	3.51%	3.20%	2.2%
Financial Year (to 31 January 2025)	10.38%	9.39%	7.9%
5 year compound average p.a. (to 31 January 2025)	8.40%	7.65%	6.3%
10 year compound average p.a. (to 31 January 2025)	9.27%	8.49%	6.7%
15 year compound average p.a. (31 January 2025)	10.15%	9.29%	6.6%

* Tax is based on estimated rates.

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,
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** The Investment Benchmark for the monthly, financial and five year crediting rates is the Median return from the Mercer Employer Super Balanced Growth Survey. 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.