

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%
Financial Year (to 29 February 2024)	8.99%	8.03%	6.6%
5 year compound average p.a. (to 29 February 2024)	9.35%	8.51%	6.3%
10 year compound average p.a. (to 29 February 2024)	9.18%	8.37%	6.9%
15 year compound average p.a. (29 February 2024)	11.54%	10.56%	6.9%

* 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.