

Goldman Sachs & JBWere Superannuation Fund: Crediting Rates for the 2022 - 2023 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 2022	4.40%	4.05%	3.3%
August 2022	-0.57%	-0.57%	-0.6%
September 2022	-4.15%	-3.77%	-3.5%
October 2022	4.04%	3.82%	3.0%
November 2022	5.06%	4.53%	2.7%
December 2022	-3.07%	-2.74%	-2.2%
January 2023	4.89%	4.43%	3.1%
February 2023	-1.02%	-0.95%	-0.7%
March 2023	1.04%	0.94%	1.1%
April 2023	1.36%	1.30%	1.2%
May 2023	-0.88%	-0.80%	-0.5%
June 2023	2.14%	1.87%	1.2%
Financial Year (to 30 June 2023)	13.48%	12.31%	8.1%
5-year compound average p.a. (to 30 June 2023)	7.99%	7.38%	5.3%
10-year compound average p.a. (to 30 June 2023)	10.05%	9.14%	6.7%
15-year compound average p.a. (to 30 June 2023)	9.23%	8.48%	6.6%

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

* 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. 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.