

## TOP 50 RETIREMENT FUNDS - AUSTRALIAN FIXED INTEREST OPTIONS

Best specialist Australian fixed interest investment options. Does not include diversified options.

Fund name & investment option name	Segment	Can anyone join?	Performance to 30 June 2008					
			1 year	Rank	3 years	Rank	5 years	Rank
Perpetual WealthFocus Pension Plan - Perpetual's Mortgage Fund	Master trust	Yes	5.6%	4	5.7%	1	5.5%	2
OneAnswer Pension - ING Mortgage	Master trust	Yes	5.7%	3	5.4%	2	5.2%	3
MasterSuper Allocated Pension - Diversified Fixed Interest	Corporate fund	No	7.4%	1	5.2%	3	5.8%	1
AXA RD Allocated Pension - AXA WS Australian Monthly Income Fund	Master trust	Yes	6.0%	2	5.2%	4		
Colonial FirstChoice Pension - CFSI Income	Master trust	Yes	4.3%	8	5.1%	5	5.0%	4
Retirement Benefits Fund Allocated Pension - Fixed Interest	Government fund	No	5.6%	6	4.6%	6	4.9%	5
AustSafe Super - Pension - Fixed Interest	Industry fund	No	5.2%	7	4.5%	7		
Telstra Super RetireAccess - Fixed Interest	Corporate fund	Yes	2.0%	15	3.8%	8	4.2%	7
Westscheme Pension - 'Bonds' ^	Industry fund	Yes	4.1%	10	3.8%	9	4.4%	6
ASSET Flexible Pension - Australian Bonds	Industry fund	Yes	3.9%	11	3.6%	10	3.9%	8
Aon Master Trust - Pension - Diversified Fixed Interest	Master trust	Yes	1.8%	17	2.7%	11		
Optimum Professional Allocated Pension - Tyndall Fixed Interest Fund	Master trust	Yes	2.1%	14	2.6%	12	3.2%	9
FuturePlus Account Based Pension - Australian Fixed Income	Master trust	Yes	1.7%	18	2.1%	13	2.6%	12
AMP Flexible Lifetime Allocated Pension - Australian Bond	Master trust	Yes	2.0%	16	2.1%	14	2.8%	10
AMP Flexible Lifetime Allocated Pension - Future Directions Australian Bond	Master trust	Yes	2.1%	13	2.1%	14	2.7%	11
TOWER Arc Allocated Pension - TOWER Australian Fixed Interest Fund	Master trust	Yes	2.3%	12	2.0%	16		
OneAnswer Pension - Optimix Australian Fixed Interest	Master trust	Yes	1.6%	19	1.9%	17		
IOOF PS Allocated Pension - IOOF/Perennial WS Fixed Interest Fund	Master trust	Yes	1.1%	20	1.7%	18	2.6%	13
AXA RD Allocated Pension - Multimgr Australian Fixed Interest Sector	Master trust	Yes	0.5%	22	1.3%	19	2.1%	14
AXA RD Allocated Pension - AXA WS Australian Fixed Income Fund	Master trust	Yes	-1.0%	24	1.2%	20	1.9%	15
Navigator SS Pension - Norwich Union Australian Fixed Interest Fund	Master trust	Yes	0.9%	21	1.0%	21	1.6%	16
Optimix Allocated Pension - Australian Fixed Interest	Master trust	Yes	-0.3%	23	0.0%	22		
Funds			24		22		16	
Maximum			7.4%		5.7%		5.8%	
Quartile 1			5.3%		4.5%		4.9%	
Median			2.2%		2.6%		3.5%	
Quartile 3			1.7%		2.0%		2.6%	
Minimum			-1.0%		0.0%		1.6%	

Please note that all figures reflect net investment performance, i.e. net of investment management fees and net of the maximum applicable ongoing management fees. Remember though, fee discounts may apply and your performance may be even higher than that described here, ask your fund for details.

^ Indicates preliminary or interim performance results. # Print Super is now called Media Super effective 1 July 2008.