

Performance Report

30 November 2025



Life Events Bond

Fund Code	Fund Name	APIR	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Inception
LEB38	AllianceBernstein Managed Volatility Equities	IOF6541AU	-1.09%	-1.54%	0.44%	4.48%	4.65%	n/a	n/a	3.31%
LEB43	Alphinity Sustainable Shares	IOF8738AU	-2.80%	-5.74%	0.86%	3.54%	7.58%	n/a	n/a	5.62%
LEB35	Ardea Real Outcome Fund	IOF7402AU	0.51%	1.30%	2.58%	4.49%	2.03%	n/a	n/a	1.49%
LEB44	BlackRock Diversified ESG Stable	IOF9379AU	0.04%	1.19%	3.32%	4.99%	4.26%	n/a	n/a	3.00%
LEB9	Dimensional World Allocation 30/70 Trust	IOF0233AU	-0.22%	0.57%	2.94%	4.27%	4.05%	2.25%	2.67%	2.58%
LEB10	Dimensional World Allocation 50/50 Trust	IOF0138AU	-0.37%	0.69%	4.68%	5.54%	6.95%	5.10%	4.60%	5.53%
LEB11	Dimensional World Allocation 70/30 Trust	IOF0140AU	-0.45%	0.78%	5.47%	6.29%	8.09%	6.12%	5.38%	6.20%
LEB12	Dimensional World Equity Trust	IOF0139AU	-0.49%	0.69%	5.75%	6.58%	8.98%	6.89%	6.00%	6.66%
LEB20	Fidelity Australian Shares	IOF0729AU	-2.14%	-2.98%	1.43%	2.61%	5.31%	6.34%	n/a	6.27%
LEB39	Greencape Broadcap Fund	IOF0419AU	-1.52%	-1.44%	1.33%	-1.55%	5.86%	n/a	n/a	4.22%
LEB23	Investors Mutual Australian Shares Industrial	IOF0731AU	-0.47%	-3.32%	0.51%	3.60%	5.99%	6.51%	n/a	4.46%
LEB22	Investors Mutual Australian Shares Value	IOF0730AU	-0.90%	-4.39%	0.43%	3.36%	4.83%	5.82%	n/a	3.95%
LEB15	KeyInvest Term Deposits	IOF0724AU	0.17%	0.53%	1.82%	3.28%	2.92%	1.82%	1.16%	1.27%
LEB13	MLC Wholesale Inflation Plus - Assertive Portfolio	IOF0723AU	-0.25%	0.95%	4.47%	6.06%	6.61%	5.18%	n/a	4.26%
LEB27	Magellan Global Fund - Open Class Units	IOF0734AU	0.10%	1.27%	2.46%	5.56%	11.23%	6.81%	n/a	7.69%
LEB19	Magellan Infrastructure	IOF0728AU	1.46%	3.36%	4.24%	9.06%	5.48%	4.59%	n/a	4.69%
LEB37	Martin Currie Real Income Fund Class A	IOF8808AU	-0.09%	0.28%	4.49%	6.81%	5.61%	n/a	n/a	4.15%
LEB36	PIMCO Diversified Fixed Interest	IOF3430AU	-0.24%	0.52%	1.76%	3.68%	2.80%	n/a	n/a	1.65%
LEB34	Pendal Short Term Income Securities	IOF8546AU	0.18%	0.68%	1.46%	3.03%	n/a	n/a	n/a	3.10%
LEB25	Perpetual Australian Shares Geared	IOF0733AU	-4.63%	-8.53%	-0.18%	-4.71%	3.39%	9.86%	n/a	8.03%
LEB14	Russell Investments Australian Cash Class A	IOF0142AU	0.16%	0.52%	1.06%	2.38%	2.40%	1.41%	0.90%	1.25%
LEB21	Russell Investments Australian Shares Fund Class A	IOF0137AU	-2.33%	-3.04%	2.89%	3.09%	7.86%	7.66%	6.92%	7.05%
LEB26	Russell Investments International Shares Fund Class A	IOF0136AU	0.74%	3.23%	8.15%	11.89%	14.27%	11.41%	7.82%	8.99%
LEB17	Schroder Fixed IncomeFund - Wholesale Class	IOF0726AU	-0.58%	-0.11%	2.86%	6.92%	2.01%	-0.61%	n/a	0.91%
LEB16	Smarter Money Fund - Institutional Class A	IOF0725AU	0.15%	0.68%	1.57%	3.13%	3.64%	2.07%	n/a	1.66%
LEB42	T. Rowe Price Global Equity Fund - I Class	IOF1843AU	-1.17%	2.74%	7.42%	8.46%	11.87%	n/a	n/a	5.02%
LEB33	UBS Cash	IOF1076AU	0.18%	0.52%	0.94%	2.37%	2.44%	n/a	n/a	1.92%
LEB6	Vanguard Australian Property Securities Index	IOF0720AU	-2.75%	-5.05%	2.10%	0.33%	8.01%	5.44%	n/a	4.90%
LEB7	Vanguard Australian Shares Index	IOF0721AU	-2.00%	-2.28%	3.19%	4.44%	7.50%	7.40%	n/a	7.61%
LEB2	Vanguard Balanced Index	IOF0716AU	-0.44%	0.97%	4.24%	5.73%	6.21%	3.68%	n/a	4.24%
LEB1	Vanguard Conservative Index	IOF0715AU	-0.30%	0.81%	3.06%	4.40%	4.42%	2.03%	n/a	2.65%
LEB5	Vanguard Fixed Interest Index	IOF0719AU	-0.66%	-0.38%	0.34%	2.70%	1.88%	-0.53%	n/a	0.89%
LEB3	Vanguard Growth Index	IOF0717AU	-0.55%	1.08%	5.35%	6.97%	7.92%	5.61%	n/a	5.68%

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Performance Report

30 November 2025



Life Events Bond

Fund Code	Fund Name	APIR	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Inception
LEB4	Vanguard High Growth Index	IOF0718AU	-0.70%	1.21%	6.47%	8.19%	9.72%	7.56%	n/a	7.07%
LEB8	Vanguard International Shares Index	IOF0722AU	0.11%	3.53%	9.45%	12.43%	14.71%	11.28%	n/a	9.84%
LEB41	WCM Quality Global Growth	IOF1708AU	-2.35%	2.07%	6.23%	11.43%	16.15%	n/a	n/a	8.49%
LEB28	iShares Australian Bond Index	IOF7487AU	-0.63%	-0.33%	0.24%	2.58%	n/a	n/a	n/a	2.53%
LEB29	iShares Australian Equity Index	IOF3675AU	-1.90%	-2.15%	3.04%	4.57%	n/a	n/a	n/a	8.05%
LEB30	iShares Australian Listed Property Index	IOF8485AU	-2.71%	-4.98%	1.75%	-0.10%	8.73%	n/a	n/a	5.69%
LEB32	iShares Hedged International Equity Index	IOF1548AU	0.23%	4.23%	10.79%	10.39%	12.09%	n/a	n/a	6.77%
LEB31	iShares International Equity Index	IOF9717AU	0.11%	3.47%	9.41%	11.95%	13.94%	n/a	n/a	9.32%

Funeral Bond

Fund Code	Fund Name	APIR	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Inception
UFB1	Conservative Index	IOF5736AU	-0.32%	0.73%	2.91%	4.12%	4.26%	1.84%	n/a	2.01%
UFB2	Balanced Index	IOF4575AU	-0.45%	0.90%	4.11%	5.42%	5.84%	3.46%	n/a	3.47%
UFB3	Growth Index	IOF3293AU	-0.57%	1.01%	5.18%	6.69%	7.65%	5.38%	n/a	5.30%

Fund Code	Fund Name	APIR	Return Type	1 Year	3 Years	5 Years	10 Years	Inception
FBTC	Capital Guaranteed	IOF0073AU	After Tax Return	3.30%	2.35%	1.41%	1.04%	2.57%
FBTC	Capital Guaranteed	IOF0073AU	Tax Benefit	1.41%	1.01%	0.60%	0.45%	0.82%
FBTC	Capital Guaranteed	IOF0073AU	Total Return	4.71%	3.36%	2.01%	1.48%	3.39%

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