

HOW DID AMIST SUPER PERFORM OVER THE LAST YEAR?

This is a question we DON'T like to focus on. Why?



Super is an investment which by design you draw upon when you retire. For this reason, most AMIST Super fund members tend to take on an investment strategy that aims to maximise returns without taking on too much risk.

To achieve this, however, there are going to be years that perform better than others. Consider this year's MySuper end of June investment return compared to last year's for the evidence of this fact.

To the end of June 2021, MySuper, where most of our members are invested, delivered a return of 17.1%. For the previous year to 30 June 2020, however, it returned a -0.6% result off

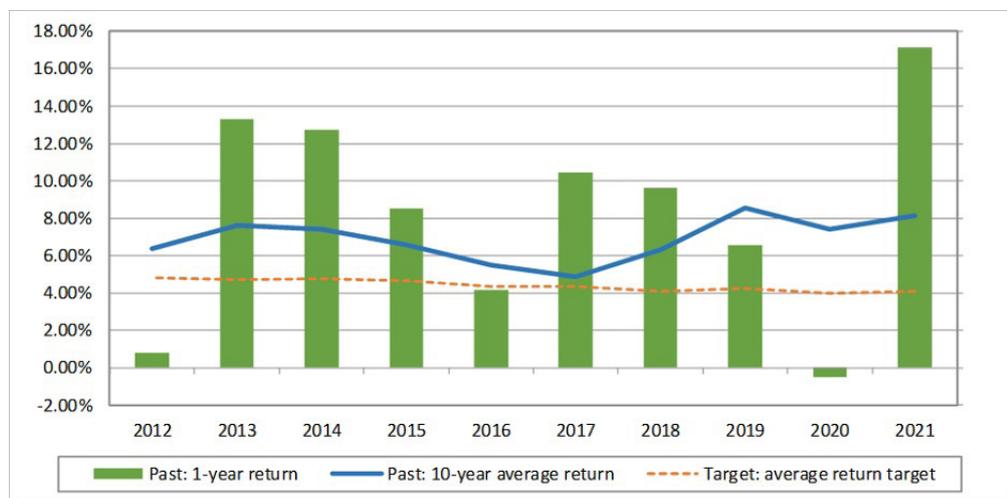
the back of reeling global markets due to the COVID outbreak.

Looking at short term returns you are going to potentially see big differences year on year. And, one year is short term in investment markets.

You wouldn't sell your house if in one year its value went down. You would most likely wait, knowing that in the

long-term property prices historically go up. Investing in super is the same.

The chart below shows how true this is. Take a look at each year's returns for our MySuper (Balanced) product by referring to the green bars. The ups and downs are so very obvious but the blue line tracks how that volatility of one-year returns is smoothed out over time.



So remember, super is a long term investment designed to become available when you retire.

That's why it's important to focus on longer term returns and look, for instance, at how your super is performing over a 10-year period. Even if you are close to retirement, or in fact, retired.

So, yes AMIST Super did perform well over the last year, but we're investing for you for the long term. That's what we all do when saving super for our future, our retirement. So, change the mindset and focus on the long term with us.