

Investment News



1st edition (September 2009)

Welcome to our first edition of AGEST investment news.

For this first edition, we thought it worthwhile to highlight the information that AGEST already makes available to members in relation to our investment options, the performance of those options and the performance of investment markets.

AGEST's website

Our most comprehensive source of current investment information can be found on our website at www.agest.com.au. Our home page has links to our investments section, where you will find all of the information below as well as a list of the current investment managers used by the fund and information on how you can make an investment choice.

Investment Returns

Our returns for each investment option are updated each business day. [This page](#) displays our most recent results including financial year to date, 1, 3 and 5 year performance. There are also links to our results for past financial years.

Investment Reports

We regularly update our website with the [latest investment reports](#).

Market Movements - Our Custodian, BNP Paribas, provides us with weekly and monthly market movement reports which show the change in major indices, currencies and commodity values during the relevant period.

Market Commentary - Each month our Investment Consultant, Frontier Investment Consulting, provide a markets overview. These reports provide commentary on key markets and asset sectors.

AGEST Investment Option Factsheets - Every quarter, we publish a fact sheet on each of our investment options. These factsheets provide a summary of each investment option including the key features of each option, investment performance, asset allocation and any investment issues relevant to each option.

NEW Graphing functionality

AGEST uses daily unit prices to calculate our investment returns. With so much performance data, we provide a graphing tool to help display our returns. Our graphing tool was updated in July 2009 and is now even easier to use. Our website will detect if you have the appropriate software to launch the new graphing tools and if not you will be directed to our older version.

You can apply various customizations to control which investment options you wish to view, the period the graph covers and whether you wish to see pension or accumulation returns. You can also view more information about each option, including the asset allocation for each option.

The easiest way to access our graphing tool is to go to our [investment returns page](#) and click on any of the small graph icons or click on the 'prepare your own report' link. We encourage you to try

Quicklinks

www.agest.com.au

- > [Your account online](#)
use this to manage your subscriptions to our email updates (including our general news and investment news)
- > [RateMySuper & RateMyPension comparison Tools](#)
- > [Investment returns](#)
- > [Investment reports](#)
- > [Contact us](#)

Other websites

- > [Financial tips and safety checks](#)
- > [Understanding Money](#)
- > [Australian Taxation Office \(ATO\)](#)
- > [Super Guru from the Association of Superfunds of Australia \(ASFA\)](#)

AGEST stacks up well in APRA fund comparisons

For the first time, the Australian Prudential Regulation Authority (APRA) recently released its own data in relation to super fund returns in Australia. The data covered the 5 years to 30 June 2008 (so it is over 12 months old and does not include the main effects of the global financial crisis on super funds). Although the

it out and share any feedback with us.

Other Investment News

New Investment Report

AGEST's Chief Executive, Michael Seton, has prepared a report which reviews the performance of our Balanced option for the 2008/2009 financial year. That report is now available online on our investment reports page or you can open the report directly by [clicking here](#). Michael also recorded a video review and you can access it [here](#).

Change in management of AGEST's Cash investment option

In June 2009, AGEST altered its manager arrangements for our Cash investment option. It is important to note that the underlying investments and portfolio did not change. The Cash option is now managed as follows:

50% by Industry Funds Management (IFM)
50% by State Street Global Advisors.

way in which the data has been compiled makes it impossible for members to use when considering different investment options in AGEST, we compare well with other funds.

The data shows that, based on fund assets, AGEST is the 15th largest industry super fund in the survey and the 52nd largest of all super funds in Australia.

For more information go to www.apra.gov.au



We hope you found this email helpful. Our next edition is scheduled for December 2009. If you would like to provide any feedback or suggestions for our Investment News update, please email to trustee@agest.com.au.

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