

### Investment returns

		Investment return (%)					
		1yr	3yr	5yr	10yr	15yr	20yr
Years to Retirement	15	8.1%	5.8%	6.4%	6.3%	7.7%	5.7%
	10	7.6%	4.0%	5.3%	5.6%	5.0%	3.7%
	5	6.2%	1.0%	3.2%	4.0%	3.6%	2.7%
	3	6.2%	1.4%	3.3%	4.2%	3.7%	2.7%
	0	6.2%	1.9%	3.5%	4.5%	3.8%	2.8%

### Investment returns (AMC adjusted)

		Investment return (%)					
		1yr	3yr	5yr	10yr	15yr	20yr
Years to Retirement	15	8.6%	6.3%	6.9%	6.7%	8.1%	6.0%
	10	8.0%	4.4%	5.7%	6.0%	5.3%	4.0%
	5	6.6%	1.4%	3.6%	4.4%	3.9%	2.9%
	3	6.6%	1.8%	3.7%	4.6%	4.0%	2.0%
	0	6.6%	2.3%	3.9%	5.0%	4.1%	3.1%

### Assumptions:

Retirement age of 65

Due to the 15yr glidepath, returns for 15, 20 and Since launch years to retirement are the same (ie. equals to return earned for someone 15 years to retirement).