

Financial Markets

**Reporting for the quarter
Ending November 2007**

Sharemarkets, fixed interest and currency

Sharemarket and fixed income scoreboard for period ending November 2007

	Month return	Quarter return	Financial year return	1 year return	5 years return	10 years return
S&P 500 in \$US	-4.2%	1.0%	-0.7%	7.7%	11.6%	6.2%
S&P 500 in \$A	0.4%	-7.1%	-4.7%	-3.8%	1.9%	3.5%
NASDAQ in \$US	-6.9%	2.5%	2.2%	9.4%	12.5%	5.2%
NASDAQ in \$A	-2.5%	-5.7%	-1.9%	-2.3%	2.7%	2.5%
FTSE 100 Accumulation Index in GBP	-4.0%	2.7%	-1.3%	10.0%	12.9%	6.0%
FTSE 100 Accumulation Index in \$A	-0.4%	-3.7%	-3.0%	2.6%	9.0%	5.4%
MSCI AC ASIA EX JAPAN Accumulation Index in Local Currenc	-7.9%	11.7%	18.7%	43.4%	26.8%	
MSCI AC ASIA EX JAPAN Accumulation Index in A\$	-4.2%	4.5%	15.2%	30.9%	18.7%	
MSCI EUROPE Accumulation Index in Local Currency	-3.8%	0.7%	-3.3%	10.7%	14.4%	7.6%
MSCI EUROPE Accumulation Index in \$A	1.4%	-2.1%	-1.2%	6.8%	11.7%	7.3%
MSCI JAPAN Accumulation Index in Yen	-5.5%	-4.3%	-12.9%	-2.0%	13.1%	2.9%
MSCI JAPAN Accumulation Index in \$A	2.9%	-8.0%	-7.0%	-8.8%	5.3%	1.7%
MSCI World ex Aust Accum Index in Local Currencies	-4.3%	0.6%	-2.5%	8.4%	13.3%	6.4%
MSCI World Ex Australia Accumulation Index in \$A	0.7%	-4.9%	-3.1%	0.5%	6.2%	4.8%
S&P/ASX 200 Accumulation Index	-2.8%	5.5%	5.9%	23.7%	21.3%	14.8%
S&P/ASX 200 Property Accumulation Index	0.0%	1.7%	5.0%	12.5%	18.2%	14.7%
UBSWA Composite Bond Index	0.5%	0.4%	1.9%	3.3%	5.0%	5.8%
SBWGB Accumulation Index currency hedged \$A	1.6%	2.9%	6.0%	6.3%	6.9%	7.3%

Australian interest rates and currency

	30 November 2007	31 August 2007	30 June 2007	30 November 2006	30 November 2002	30 November 1997
Australian 90 day bank bill yield (%)	7.24	6.87	6.43	6.39	4.85	5.05
Australian 10 year bond yield (%)	6.01	5.94	6.26	5.60	5.61	6.20
Australian dollar (in euros)	0.00	0.60	0.63	0.60	0.56	
Australian dollar (in Japanese yen)	97.83	95.42	104.70	91.20	68.58	86.75
Australian dollar (in US cents)	88.65	82.14	84.87	78.50	56.08	68.03

Source: Datastream

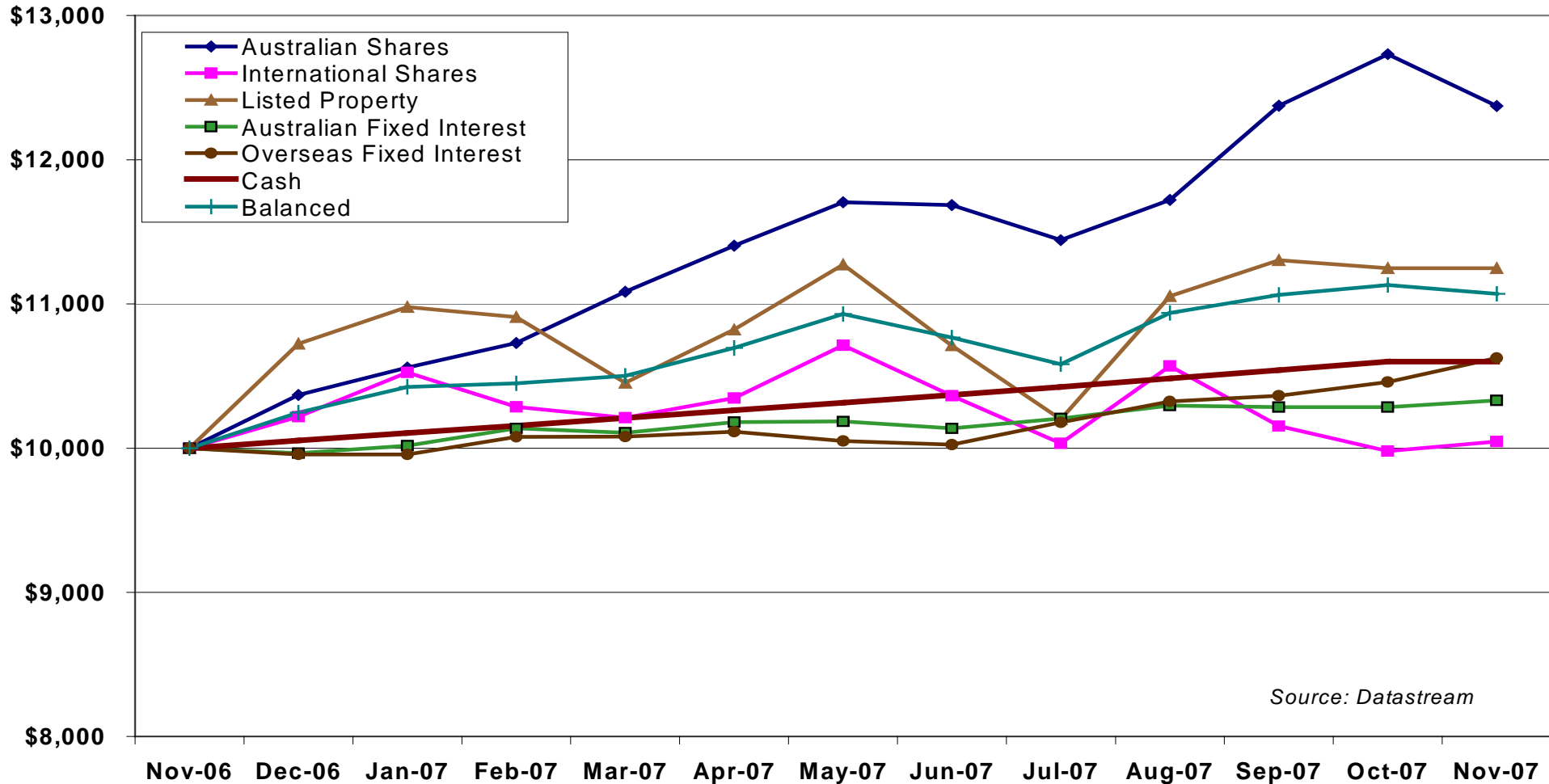


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Asset class returns - 1 year

Asset Class Performance over 12 months to November 2007

(based on investment of \$10,000)



Source: Datastream

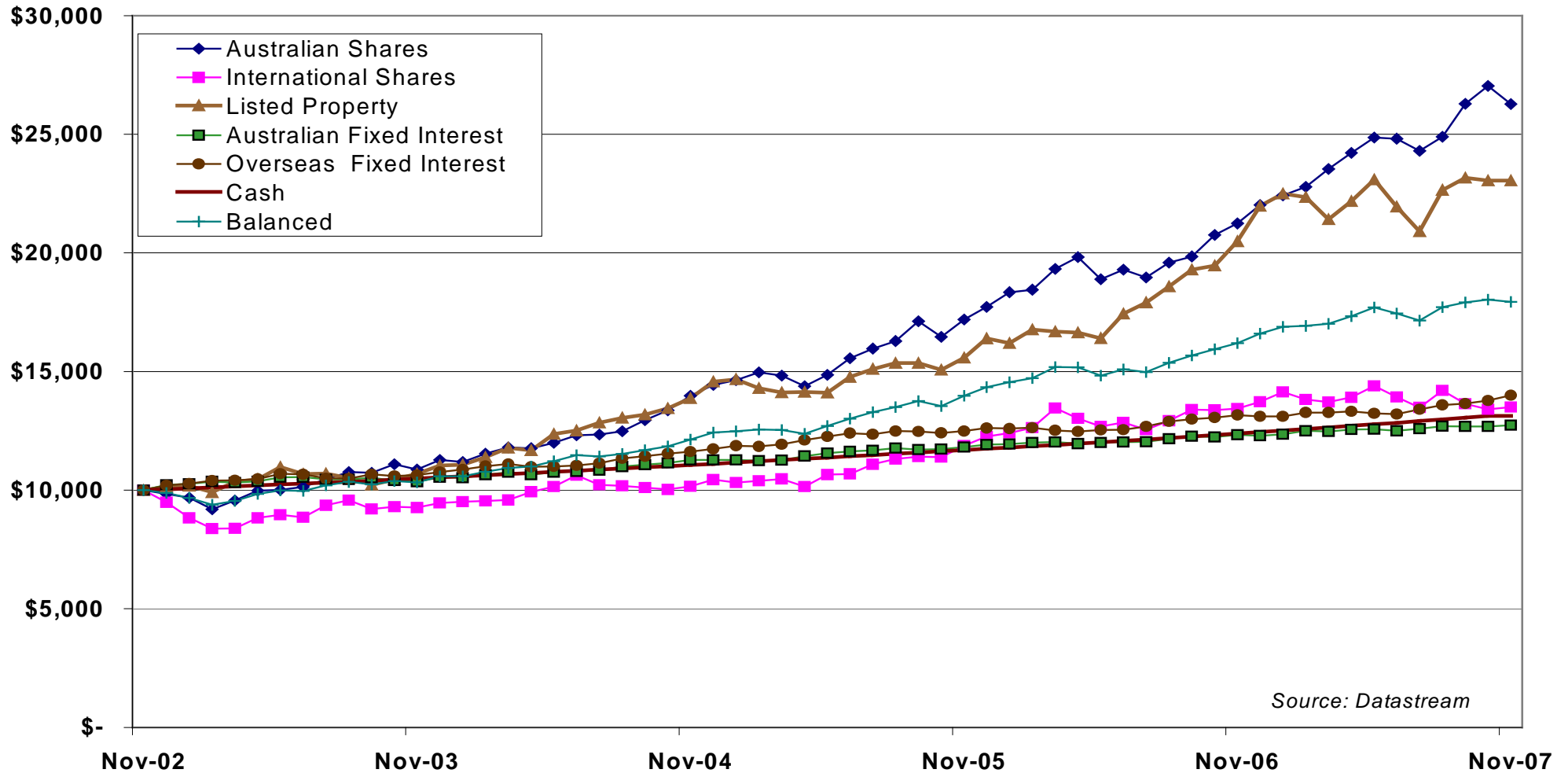


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Asset class returns - 5 years

Asset Class Performance over 5 years to November 2007

(based on investment of \$10,000)



Source: Datastream

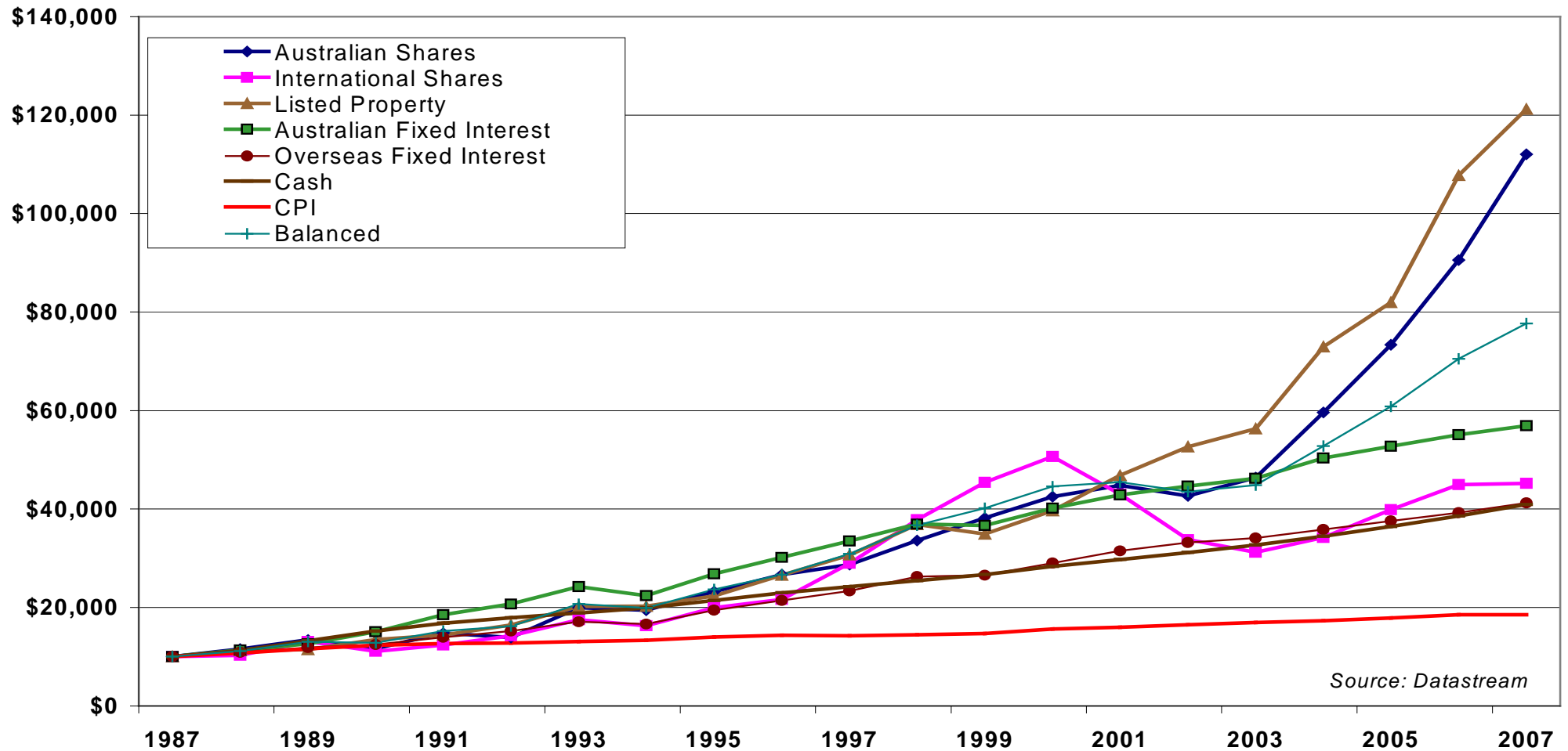


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Asset class returns - 20 years

Asset Class Performance over 20 years to November 2007 (before fees and tax)

(based on investment of \$10,000)



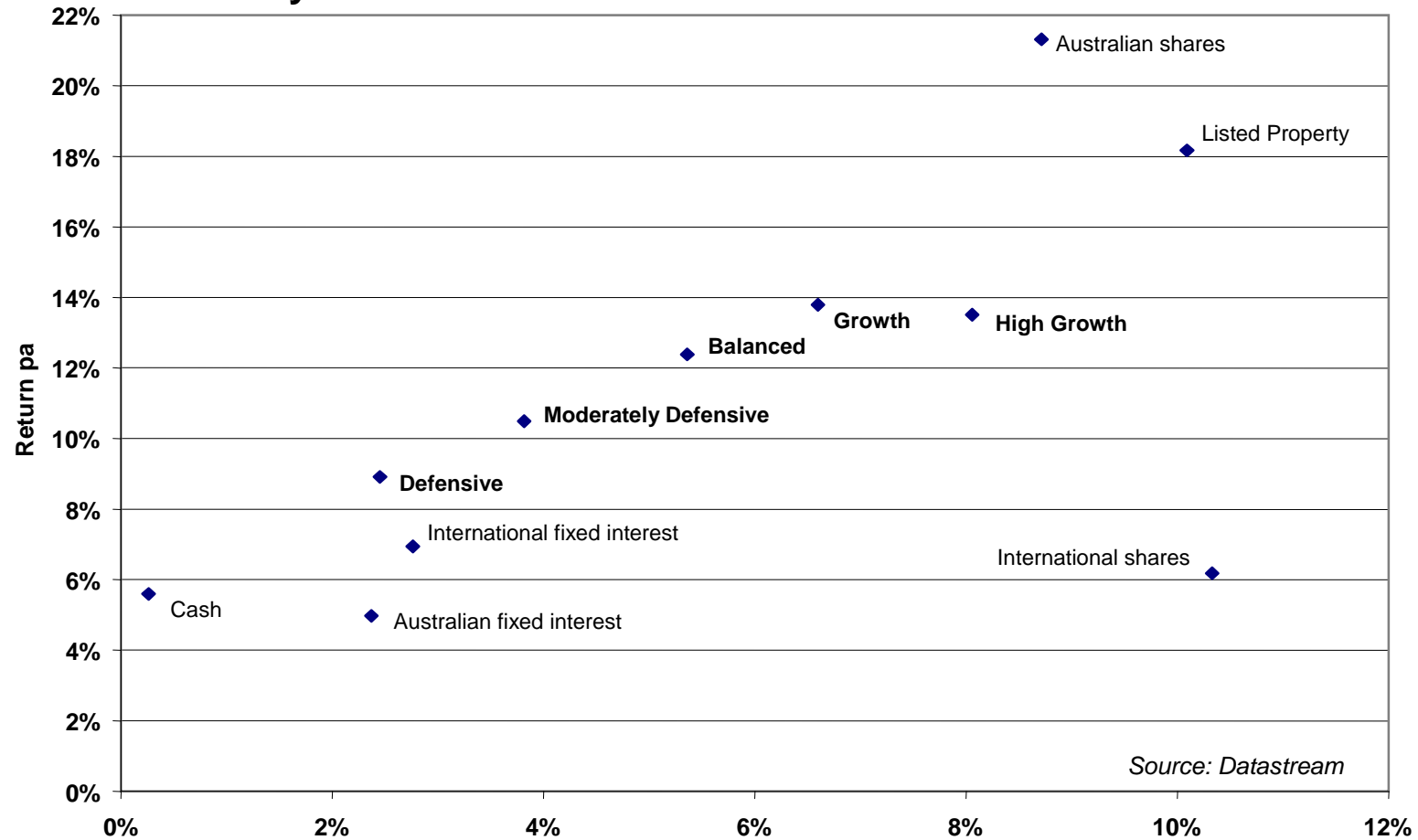
Source: Datastream



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Comparison of risk and return - 5 years

5 year historical risk/return to 30 November 2007



Source: Datastream

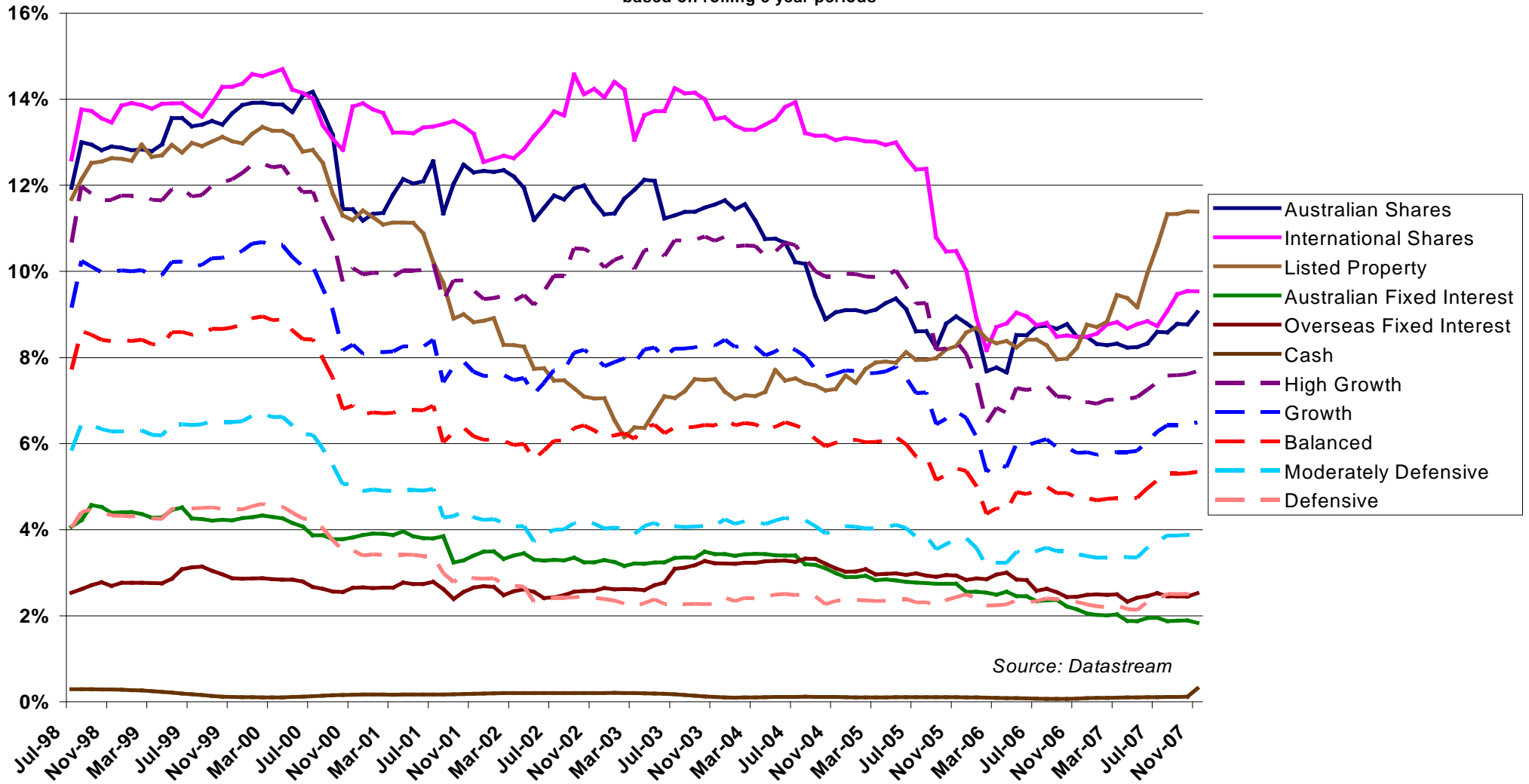
Standard Deviation pa



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Asset Class & Risk Profile Volatility

based on rolling 3 year periods



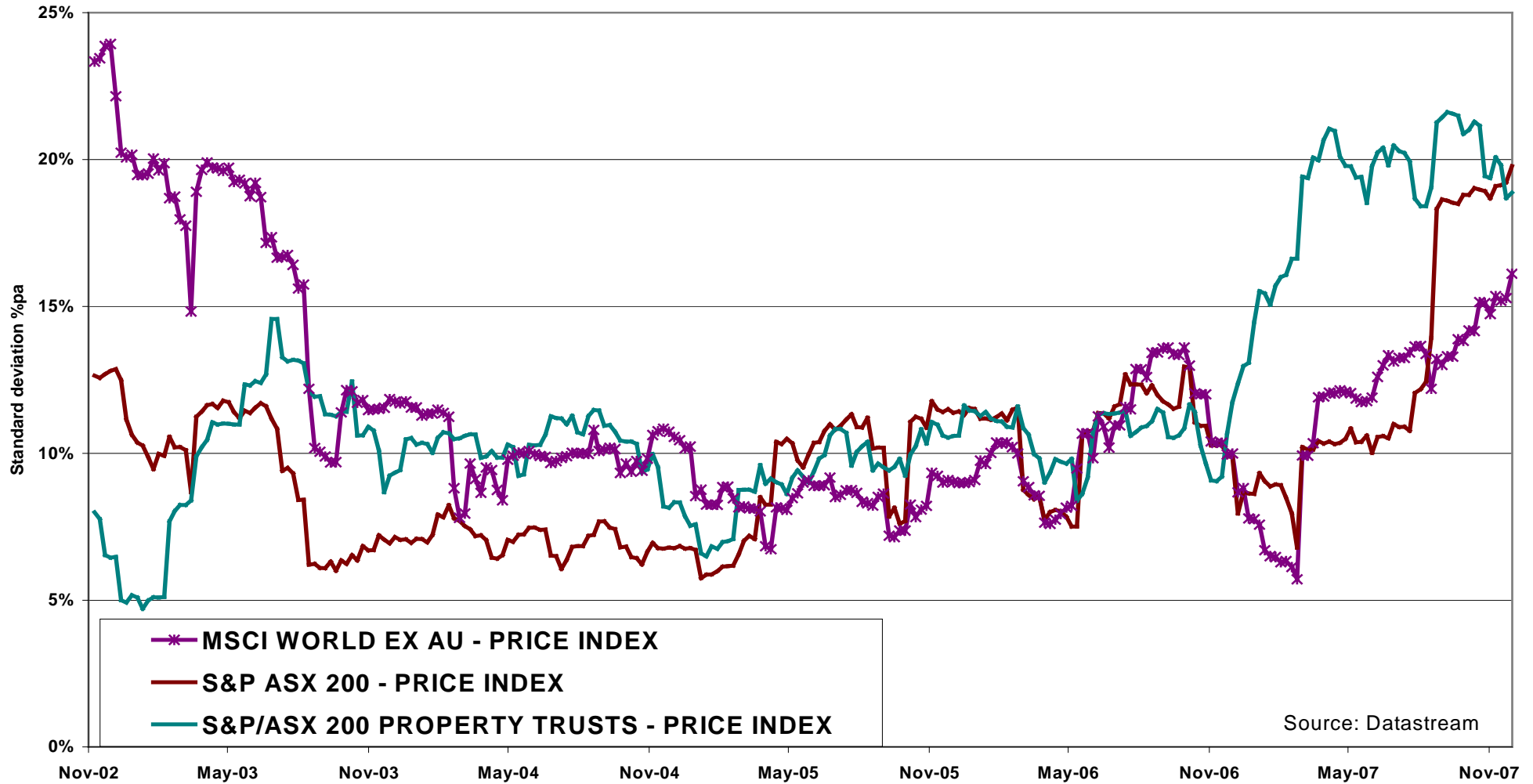
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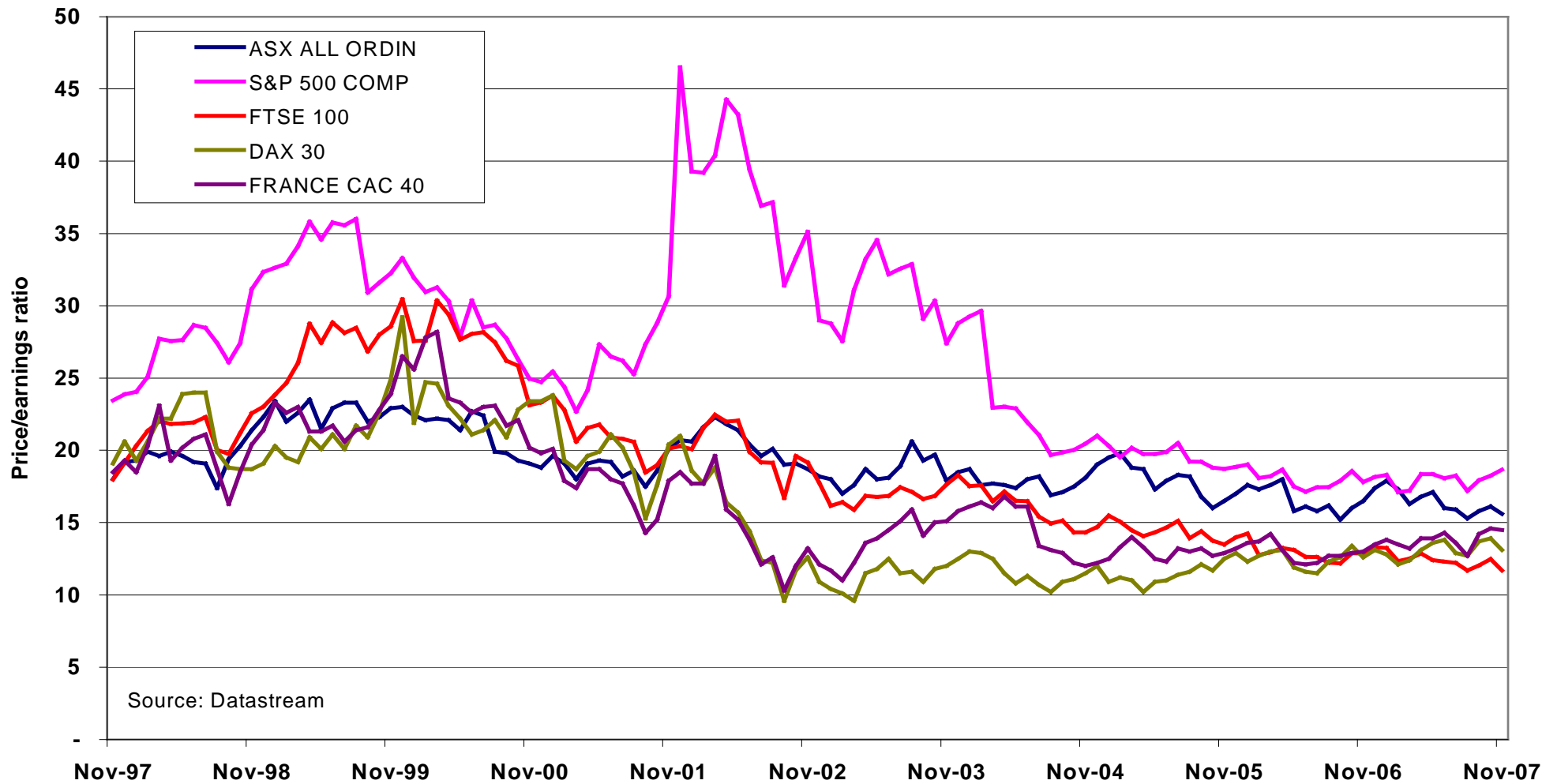
Weekly market volatility to Nov 2007

based on six month rolling weekly returns



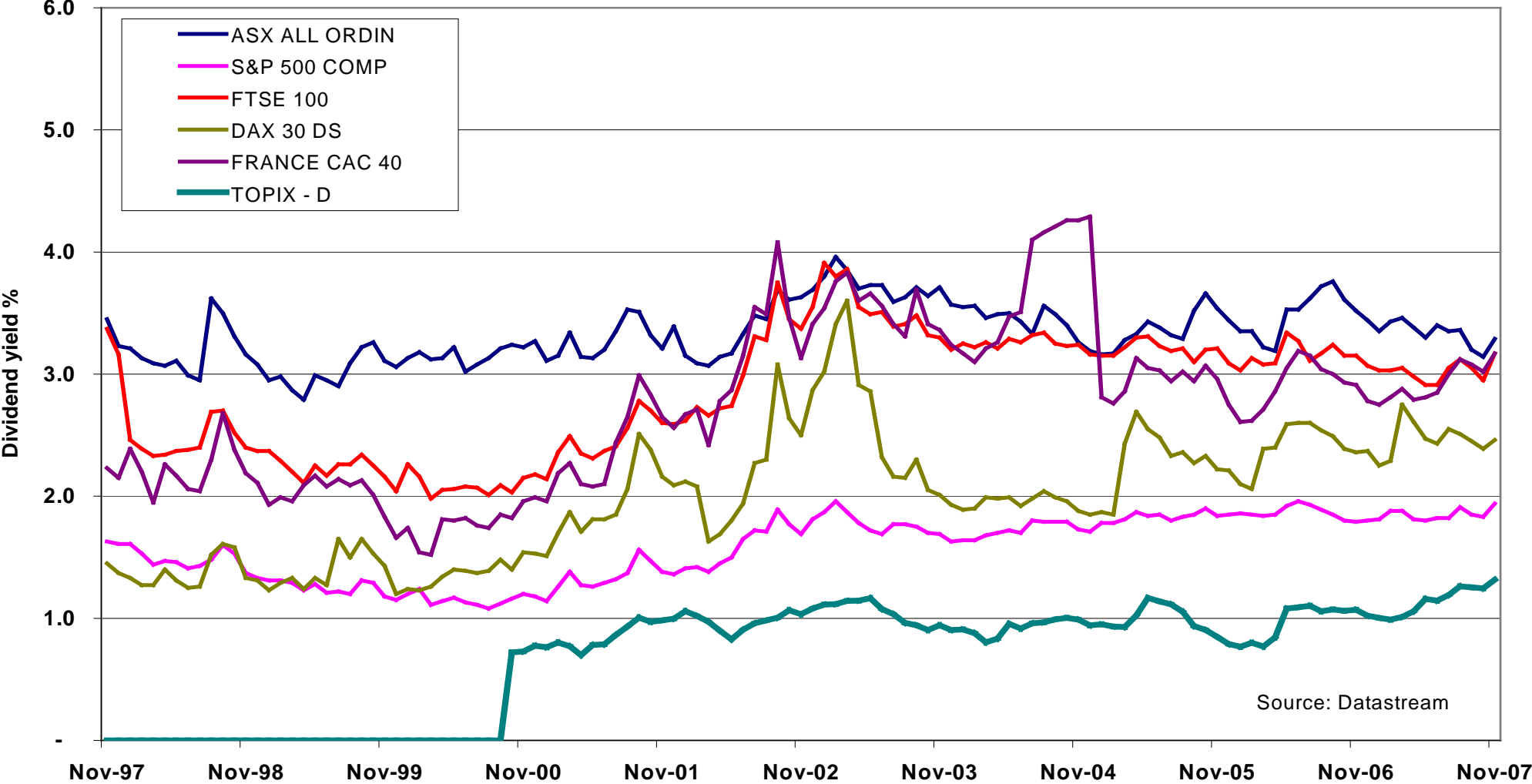
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Price to earnings ratios to November 2007



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Dividend yields to November 2007

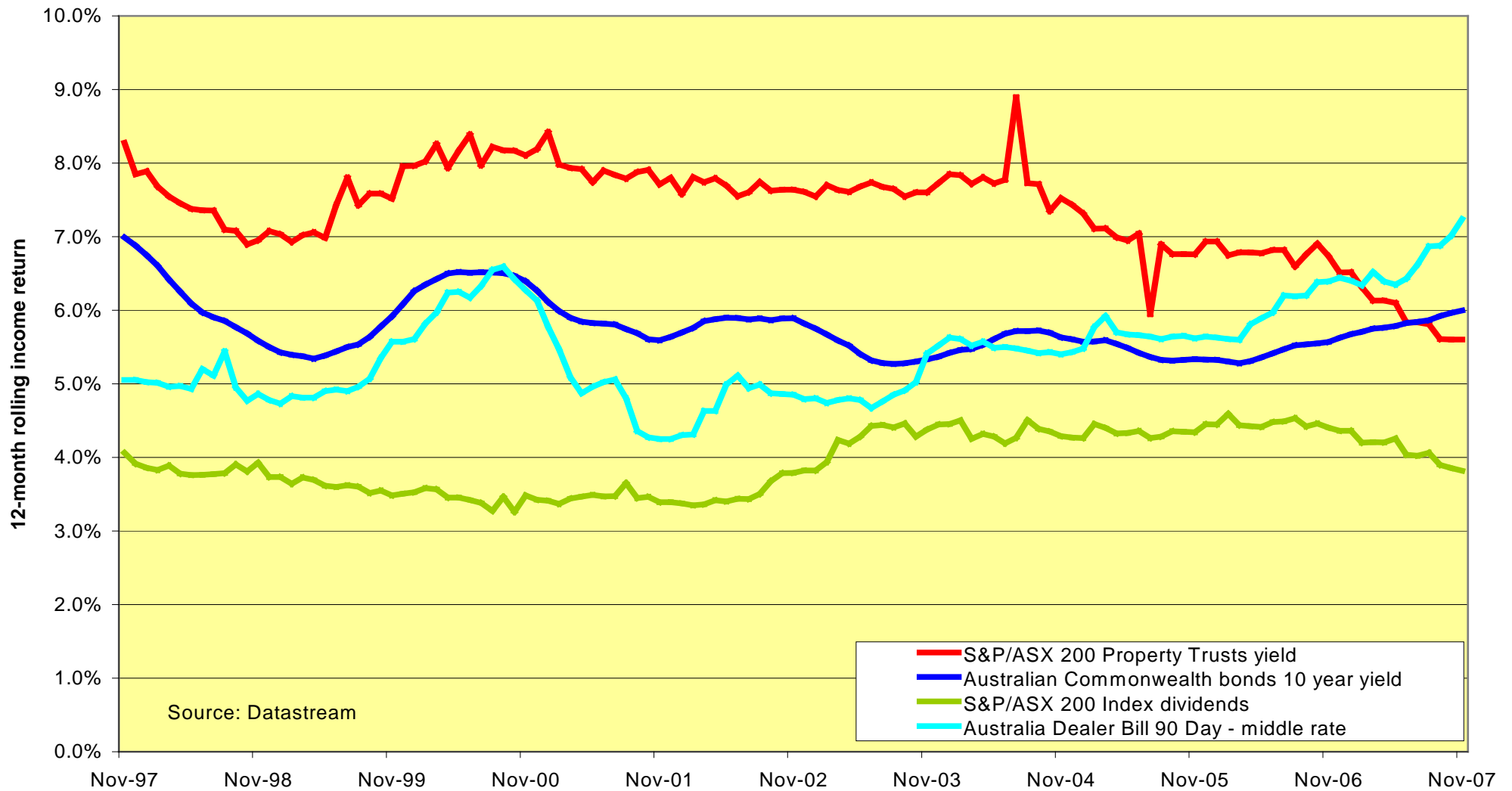


Source: Datastream



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Australian asset class income returns to November 2007



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Australian sharemarket sector returns

Australian sharemarket sector returns for the 12 months ending November							
	2007	2006	2005	2004	2003	2002	2001
Energy	34.4%	15.0%	49.5%	58.1%	23.8%	-1.5%	-3.1%
Materials	49.9%	26.0%	35.9%	32.5%	21.1%	9.9%	22.1%
Industrials	19.6%	21.3%	15.5%	39.4%	8.6%	-19.2%	20.2%
Consumer Discretionary	4.7%	26.7%	-1.2%	26.4%	3.0%	-13.2%	-11.1%
Consumer Staples	32.9%	22.1%	13.6%	33.1%	7.2%	-3.2%	22.2%
Healthcare	30.3%	18.9%	45.5%	32.5%	1.2%	-41.5%	32.9%
Information Technology	9.2%	26.2%	24.6%	33.6%	34.3%	-60.7%	-61.1%
Telecommunication Services	34.1%	2.6%	-11.4%	8.5%	14.6%	-12.9%	-12.1%
Utilities	8.3%	24.1%	36.7%	27.9%	14.8%	3.5%	-12.6%
Property Trusts	5.3%	31.5%	12.3%	29.7%	7.0%	12.4%	18.1%
Financials (ex Property Trusts)	14.5%	23.3%	28.6%	24.6%	3.3%	-0.7%	6.0%
S&P/ASX 200 Accumulation Index	23.7%	23.5%	23.0%	28.7%	8.6%	-4.8%	5.4%

Notes:

The benchmark index used in this table is the S&P/ASX 200 Accumulation Index.

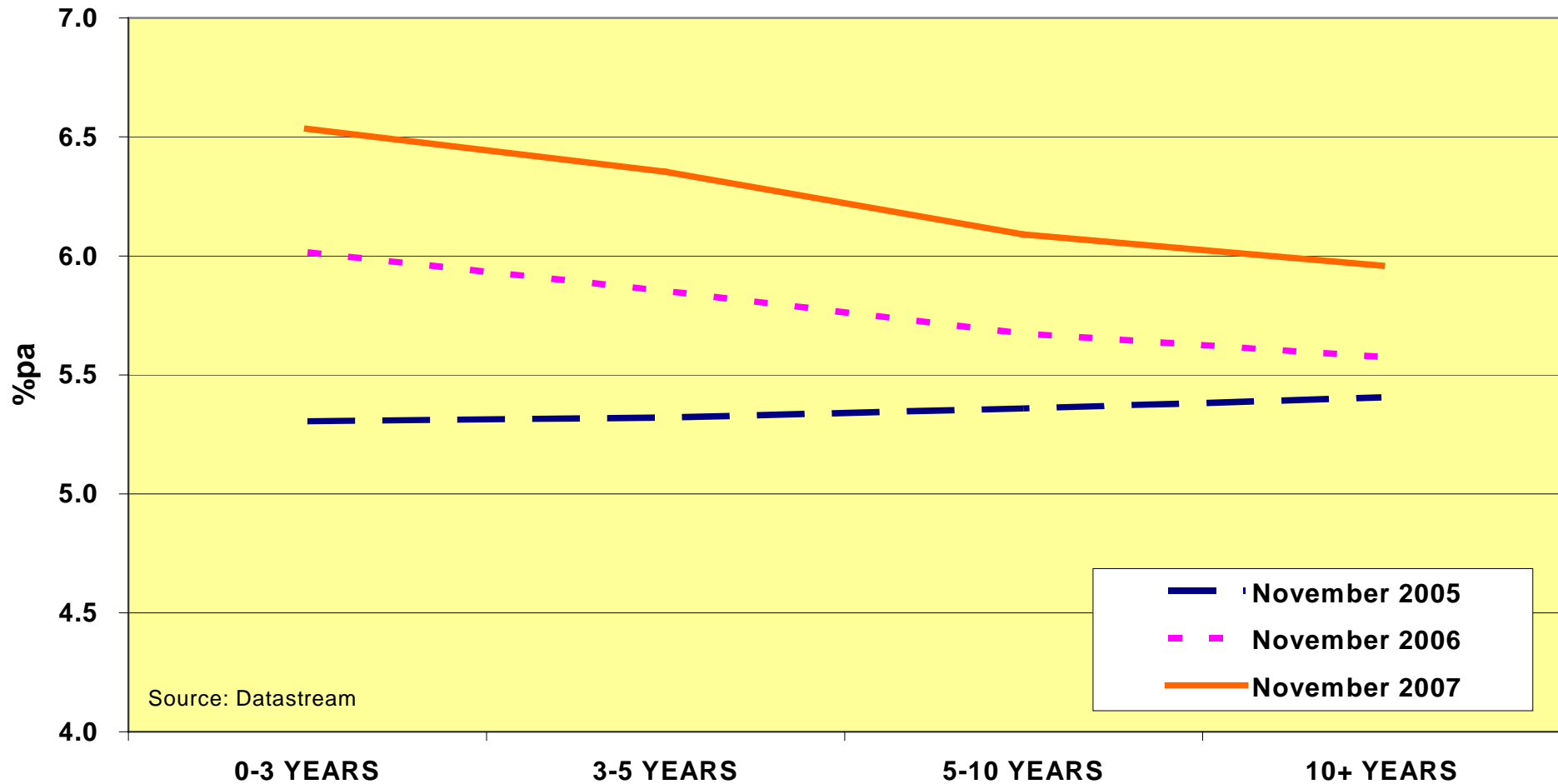
The returns are total returns.

Source: Datastream



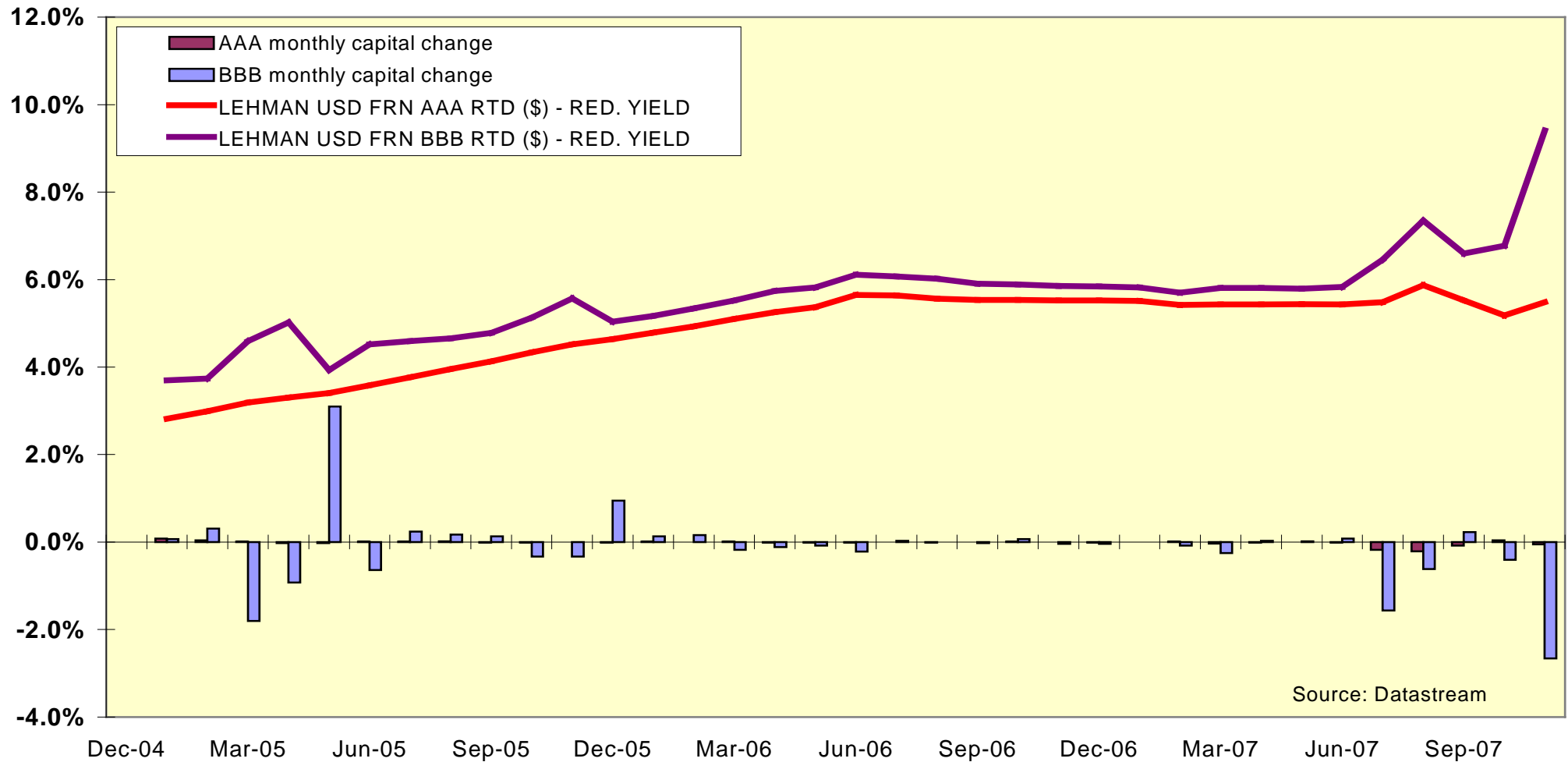
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Australian Government Fixed Interest Yield Curve to November 2007



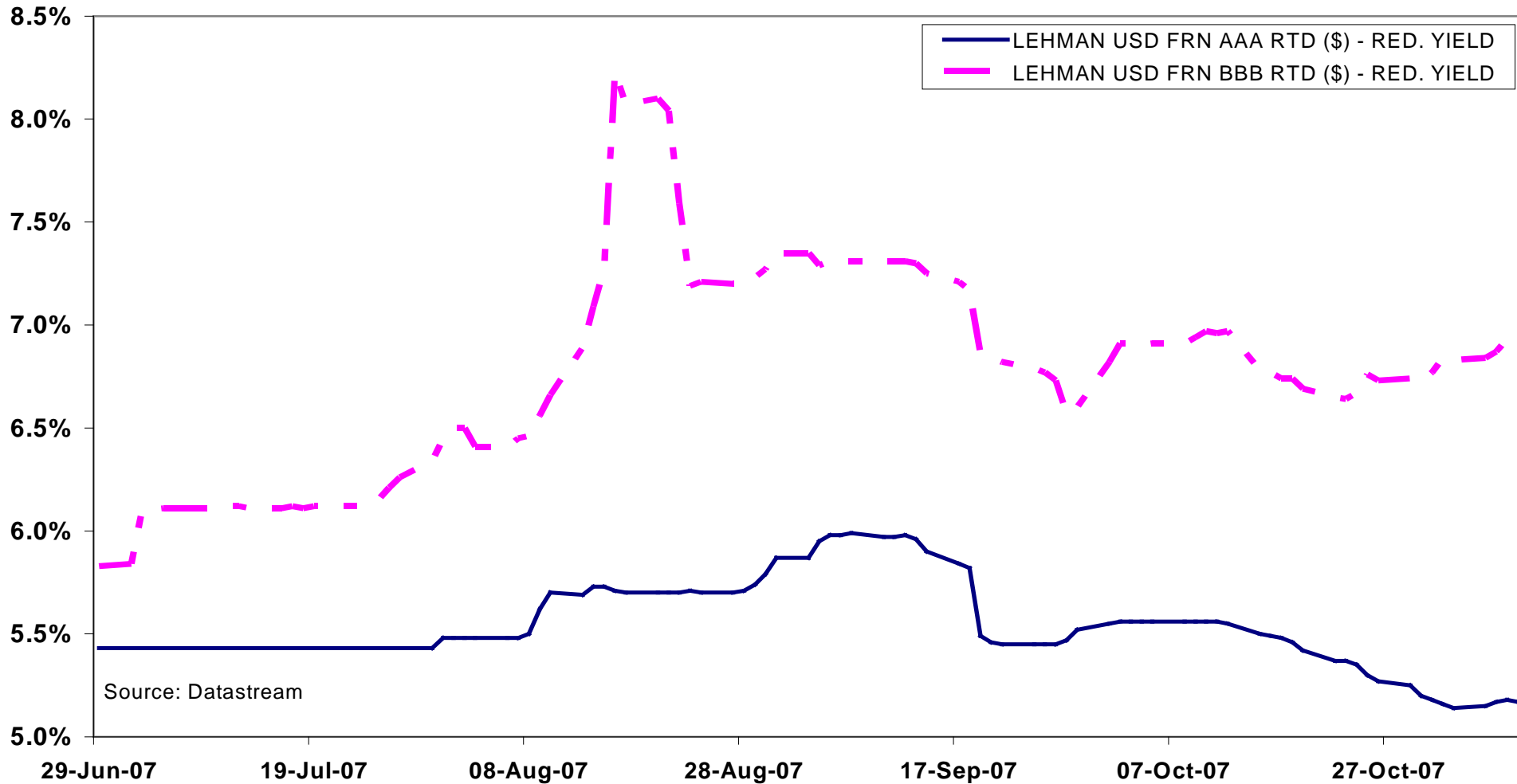
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Short duration credit versus short duration risk-free to November 2007



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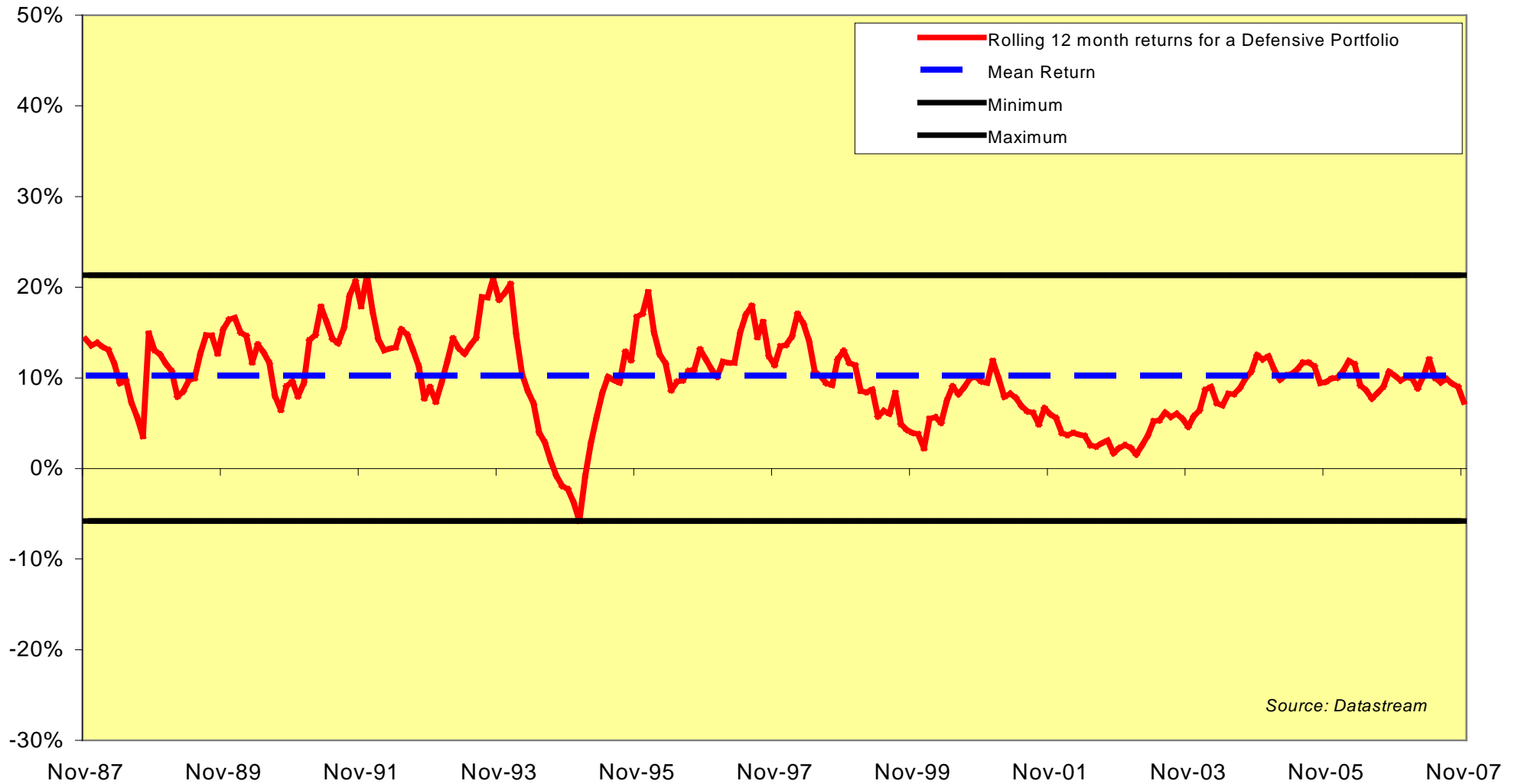
AAA-rated yield versus BBB-rated yield to 30 Nov07



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Defensive Portfolio rolling 12 month return

gross of fees and tax to 30 November 2007



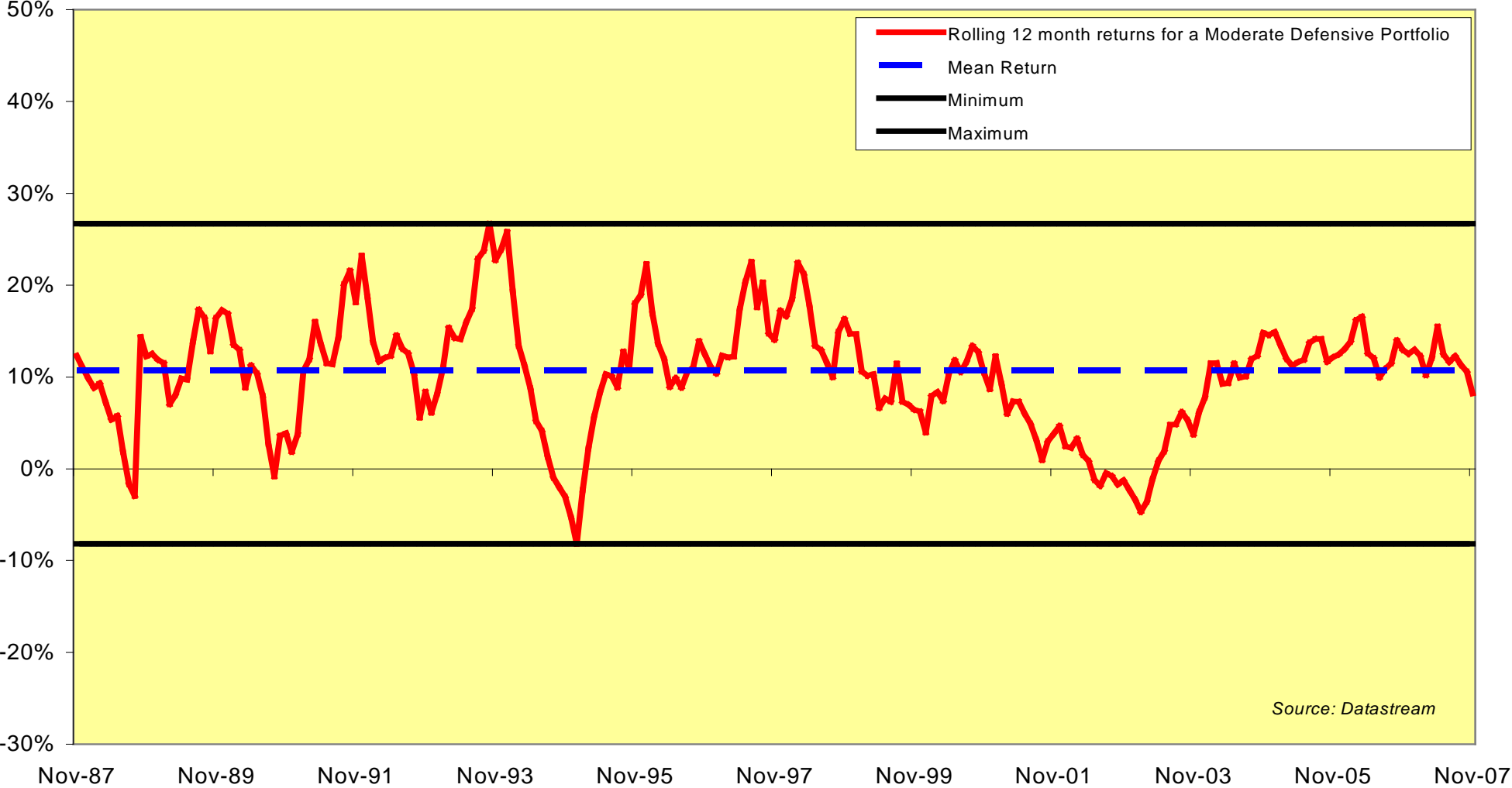
Source: Datastream



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Moderate Defensive Portfolio rolling 12 month return

gross of fees and tax to 30 November 2007



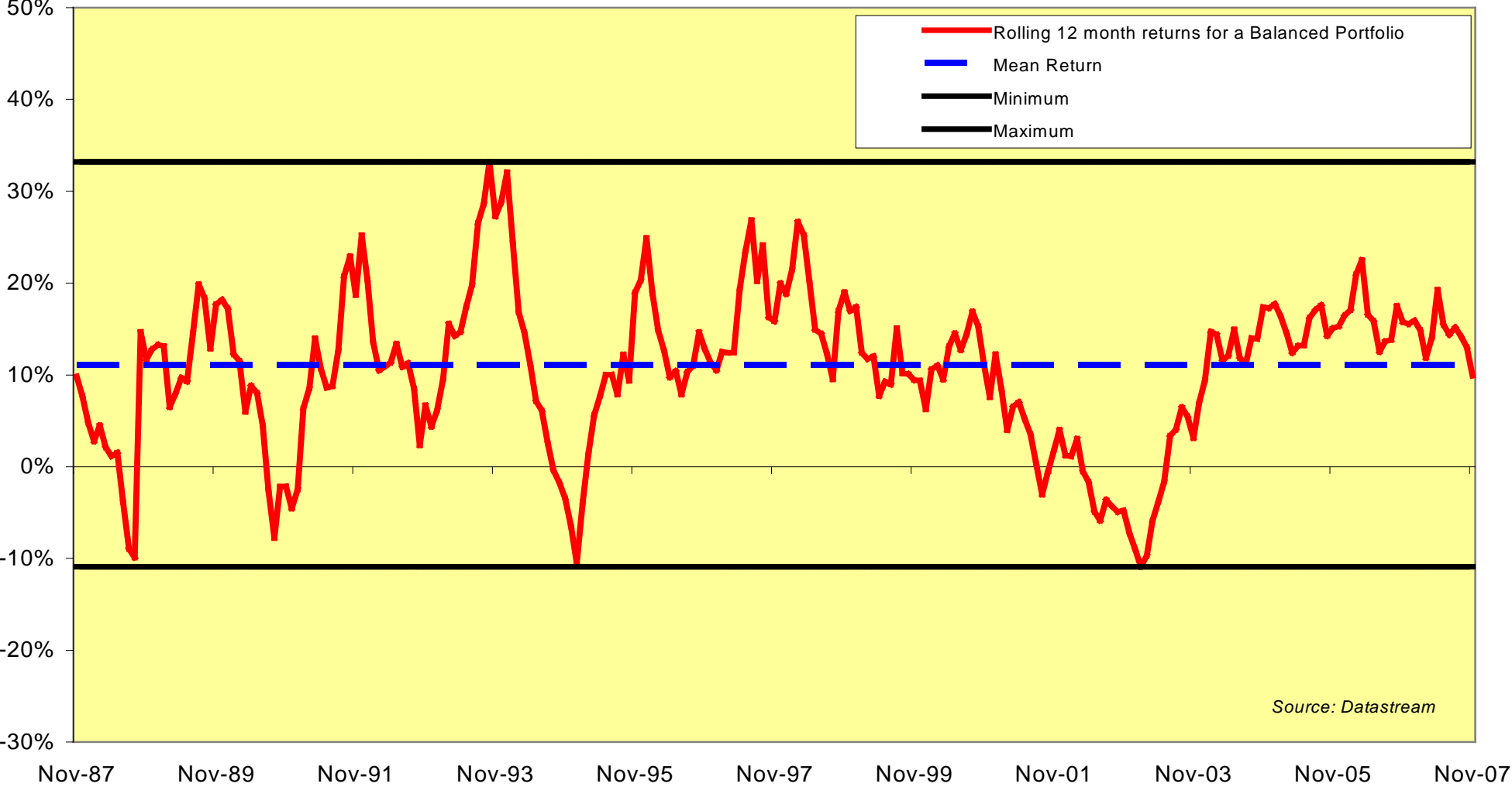
Source: Datastream



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Balanced Portfolio rolling 12 month return

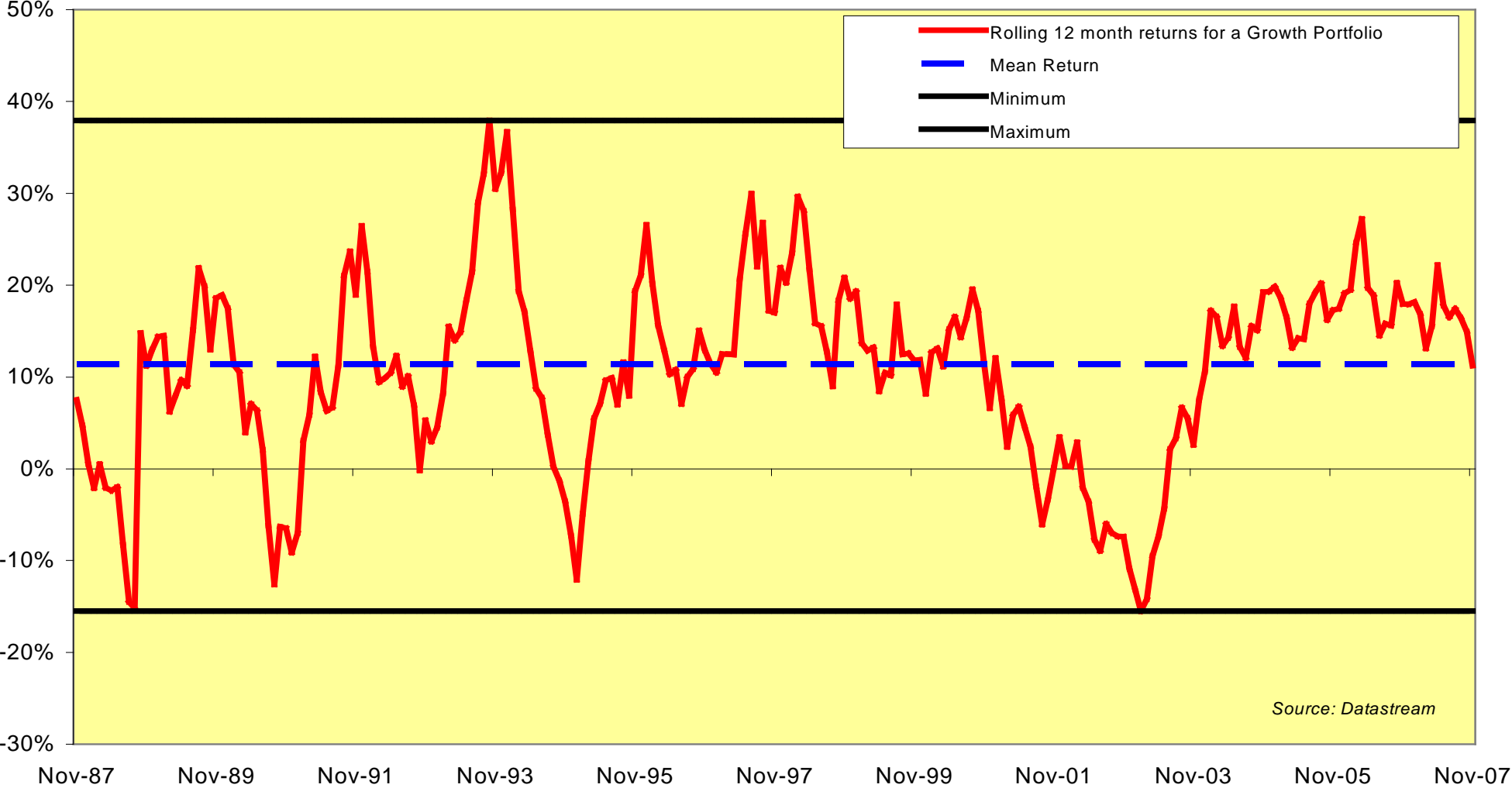
gross of fees and tax to 30 November 2007



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Growth Portfolio rolling 12 month return

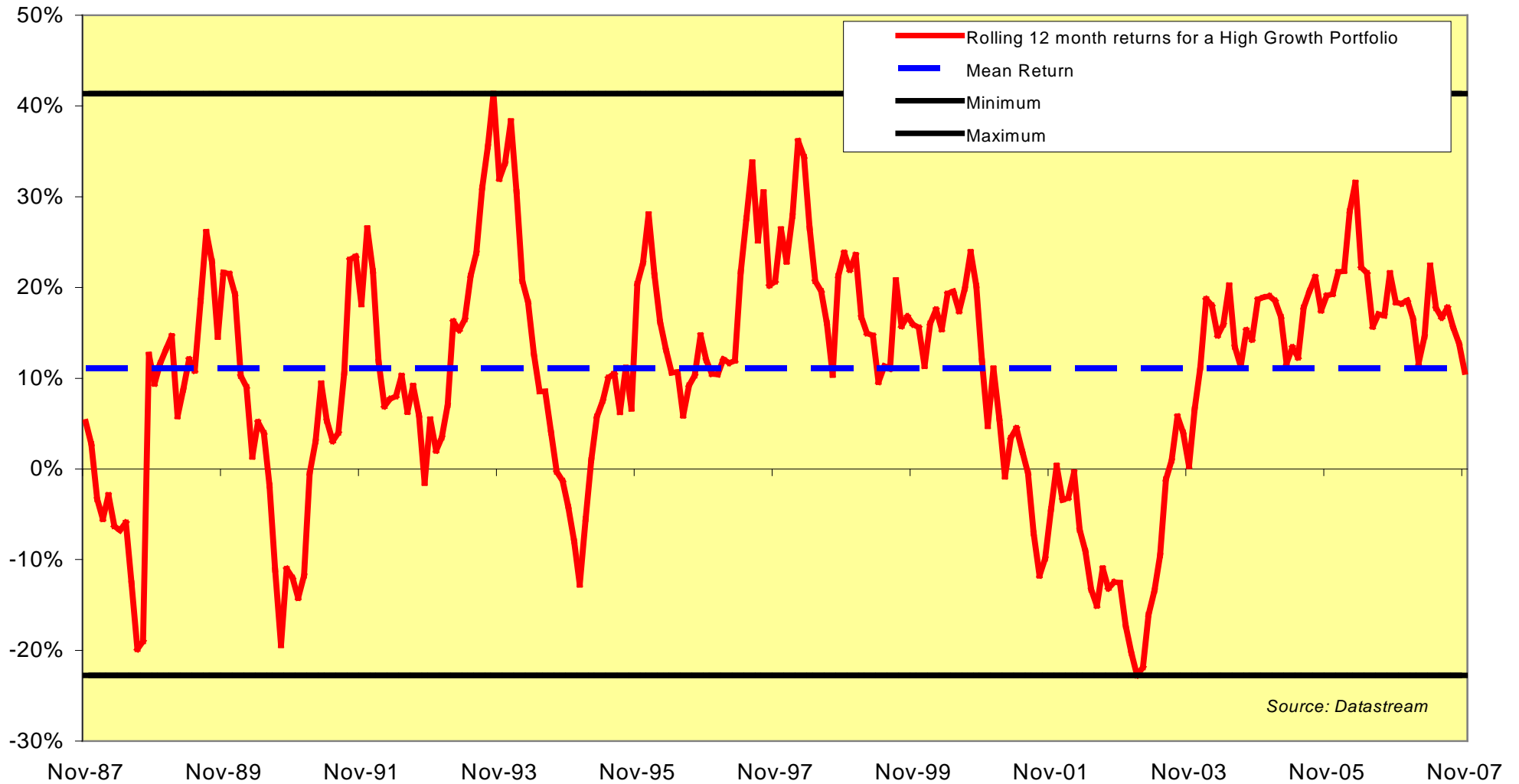
gross of fees and tax to 30 November 2007



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High Growth Portfolio rolling 12 month return

gross of fees and tax to 30 November 2007



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Benchmark indices used in this report:

- Australian shares: S&P/ASX 200 Accumulation Index. History before April 2000 was the All Ordinaries Accumulation Index
- International shares: MSCI World ex-Australia Accumulation (net dividends re-invested) Index in \$A
- Property: S&P/ASX 200 Property Accumulation Index. History before April 2000 is the ASX Property Trust Accumulation Index.
- Australian fixed interest: UBS Warburg Australian Composite Bond Index
- International fixed interest: Salomon Brothers World Government Bond Hedged Index \$A
- Cash: UBS Warburg Australian Bank Bill Index
- Source: Datastream



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