



Financial Markets

**Reporting for periods ending
April 2008**



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Sharemarkets, fixed interest and currency

Sharemarket and fixed income scoreboard for period ending April 2008

	Month return	Quarter return	Financial year return	1 year return	5 years return	10 years return
S&P 500 in \$US	4.9%	1.0%	-6.3%	-4.7%	10.6%	3.9%
S&P 500 in \$A	1.6%	-4.3%	-15.7%	-15.8%	1.9%	0.1%
NASDAQ in \$US	5.9%	1.0%	-7.3%	-4.4%	10.5%	2.6%
NASDAQ in \$A	2.6%	-4.4%	-16.6%	-15.6%	1.8%	-1.1%
FTSE 100 Accumulation Index in GBP	7.1%	5.2%	-5.0%	-2.1%	13.0%	3.3%
FTSE 100 Accumulation Index in \$A	3.3%	-0.8%	-15.6%	-14.3%	8.6%	1.3%
MSCI AC ASIA EX JAPAN Accumulation Index in Local Currency	8.5%	7.6%	9.7%	21.2%	27.8%	
MSCI AC ASIA EX JAPAN Accumulation Index in A\$	4.8%	1.7%	-0.3%	8.6%	20.6%	
MSCI EUROPE Accumulation Index in Local Currency	6.2%	3.2%	-12.0%	-9.9%	14.2%	3.8%
MSCI EUROPE Accumulation Index in \$A	1.3%	1.0%	-13.0%	-13.1%	11.4%	3.0%
MSCI JAPAN Accumulation Index in Yen	12.6%	1.9%	-22.1%	-18.4%	13.8%	1.8%
MSCI JAPAN Accumulation Index in \$A	3.9%	-1.9%	-17.1%	-17.6%	7.6%	0.4%
MSCI World ex Aust Accum Index in Local Currencies	6.3%	2.3%	-9.2%	-6.9%	12.7%	3.9%
S&P/ASX 200 Accumulation Index	1.9%	-1.7%	-13.8%	-13.6%	6.4%	1.4%
S&P/ASX 200 Property Accumulation Index	4.5%	0.4%	-7.8%	-5.6%	18.1%	11.8%
UBSWA Composite Bond Index	4.3%	-0.5%	-21.5%	-22.3%	10.5%	
SBWGB Accumulation Index currency hedged \$A	0.0%	1.0%	4.0%	3.6%	4.6%	5.6%
	-0.7%	0.6%	9.1%	8.2%	6.6%	7.2%

Australian interest rates and currency

	30 April 2008	31 January 2008	30 June 2007	30 April 2007	30 April 2003	30 April 1998
Australian 90 day bank bill yield (%)	7.80	7.35	6.43	6.39	4.80	4.97
Australian 10 year bond yield (%)	6.29	6.09	6.26	5.88	5.28	5.86
Australian dollar (in euros)	0.60	0.60	0.63	0.61	0.56	
Australian dollar (in Japanese yen)	96.96	94.61	104.70	98.84	74.36	85.82
Australian dollar (in US cents)	93.37	88.84	84.87	82.68	62.30	64.99

Source: Datastream

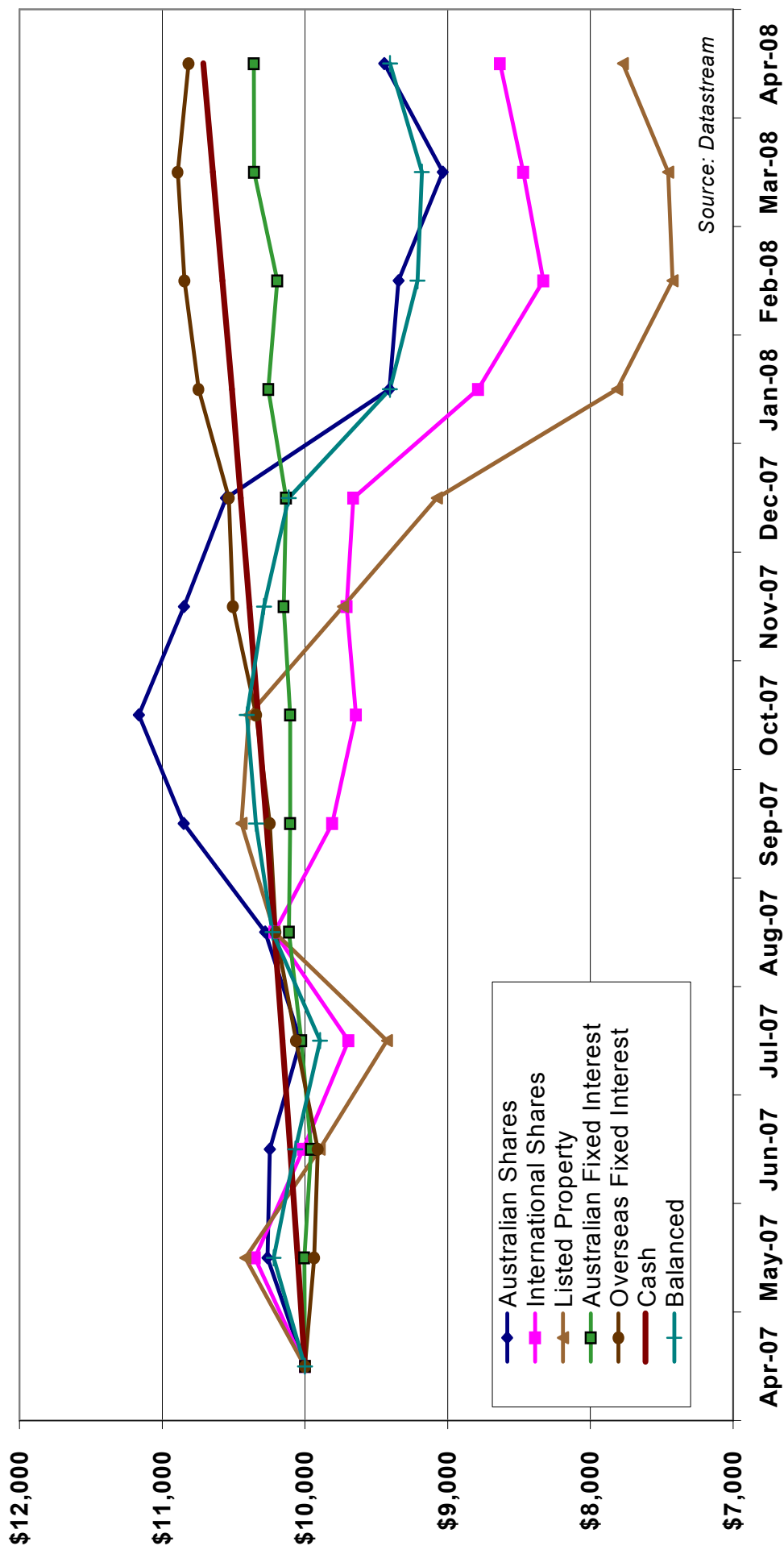


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Asset class returns - 1 year

Asset Class Performance over 12 months to April 2008

(based on investment of \$10,000)



Source: Datastream

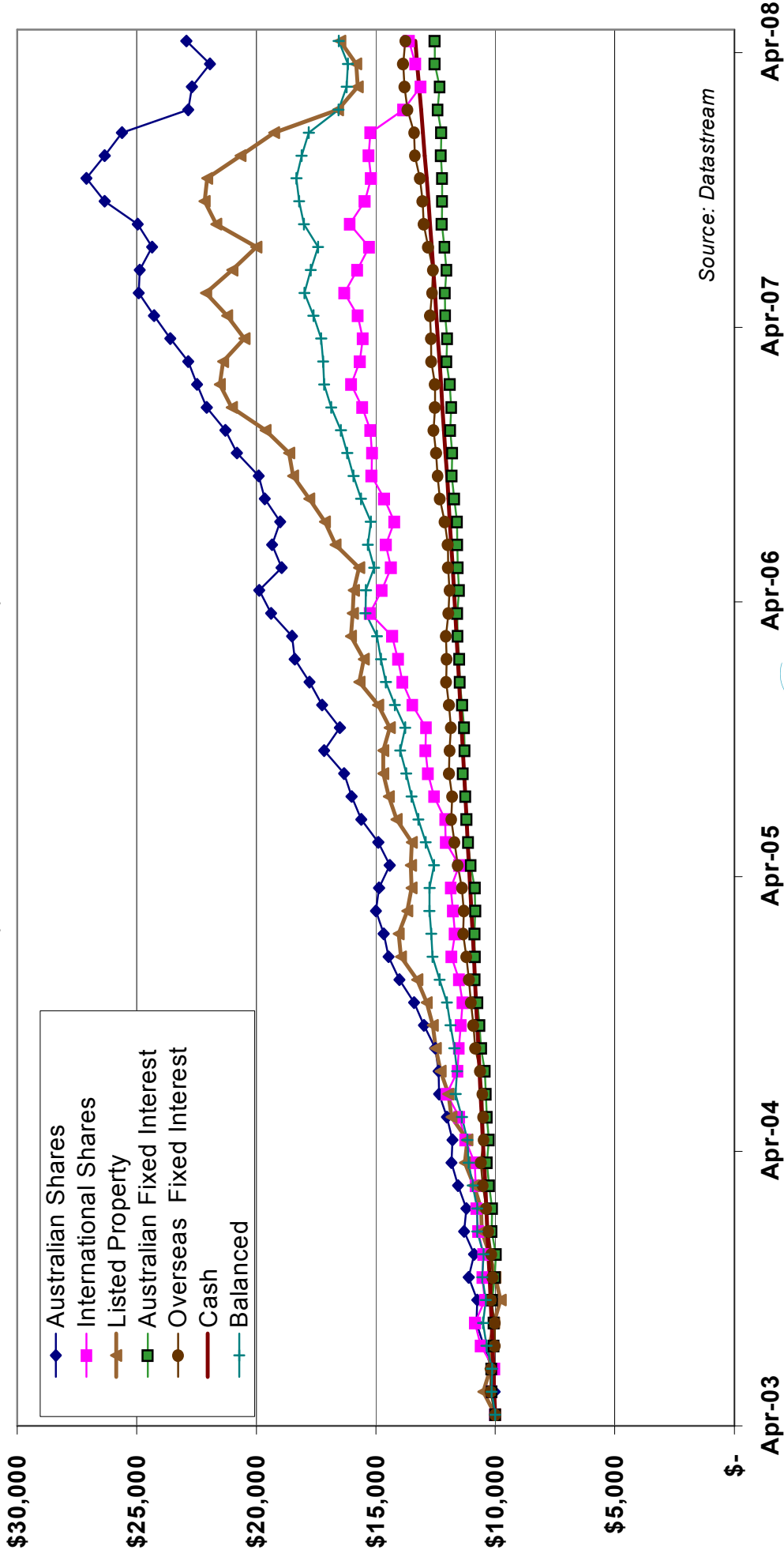


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Asset class returns - 5 years

Asset Class Performance over 5 years to April 2008

(based on investment of \$10,000)



Source: Datastream



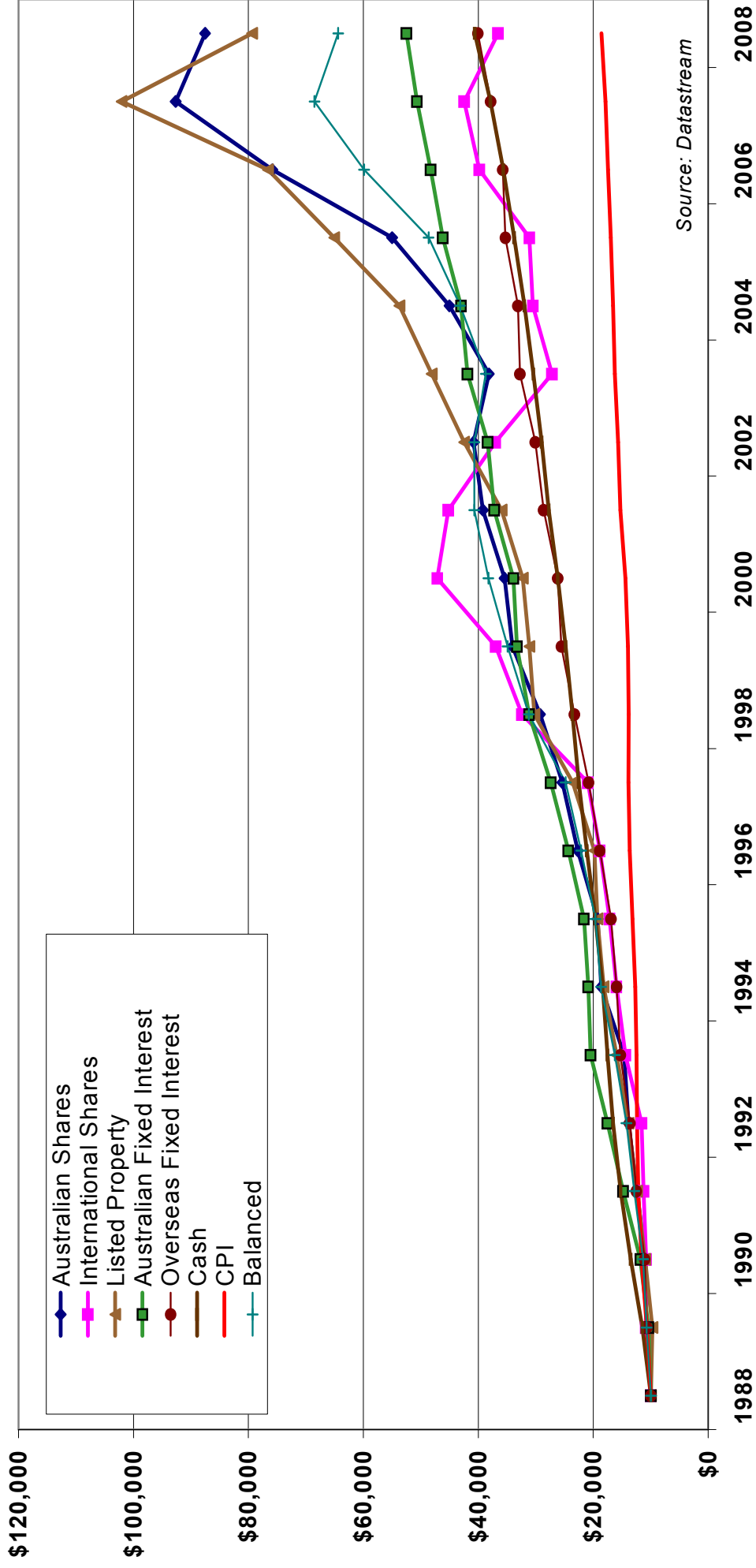
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Asset class returns - 20 years

Asset Class Performance over 20 years to April 2008 (before fees and tax)

(based on investment of \$10,000)



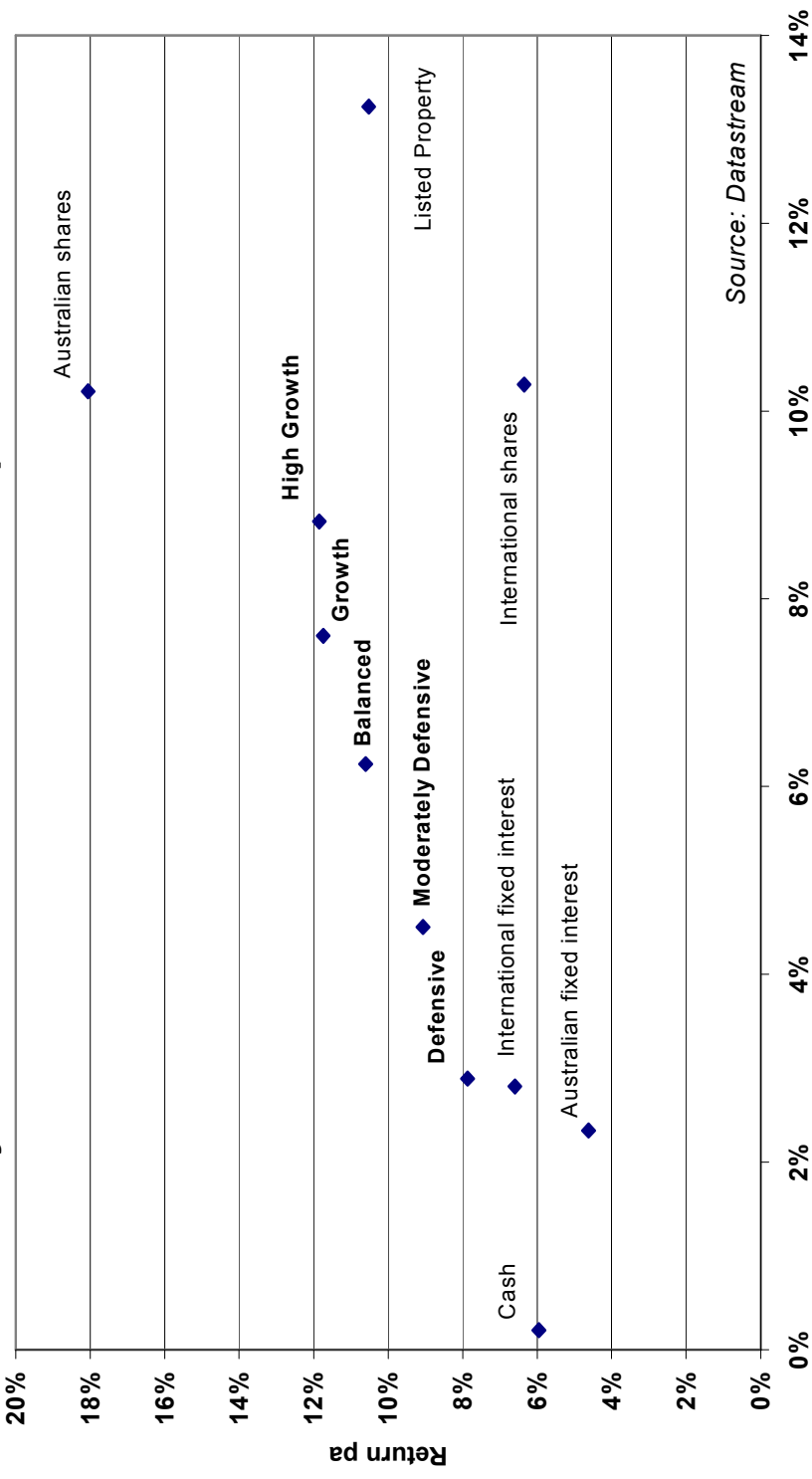
Source: Datastream



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Comparison of risk and return - 5 years

5 year historical risk/return to 30 April 2008



Standard Deviation pa

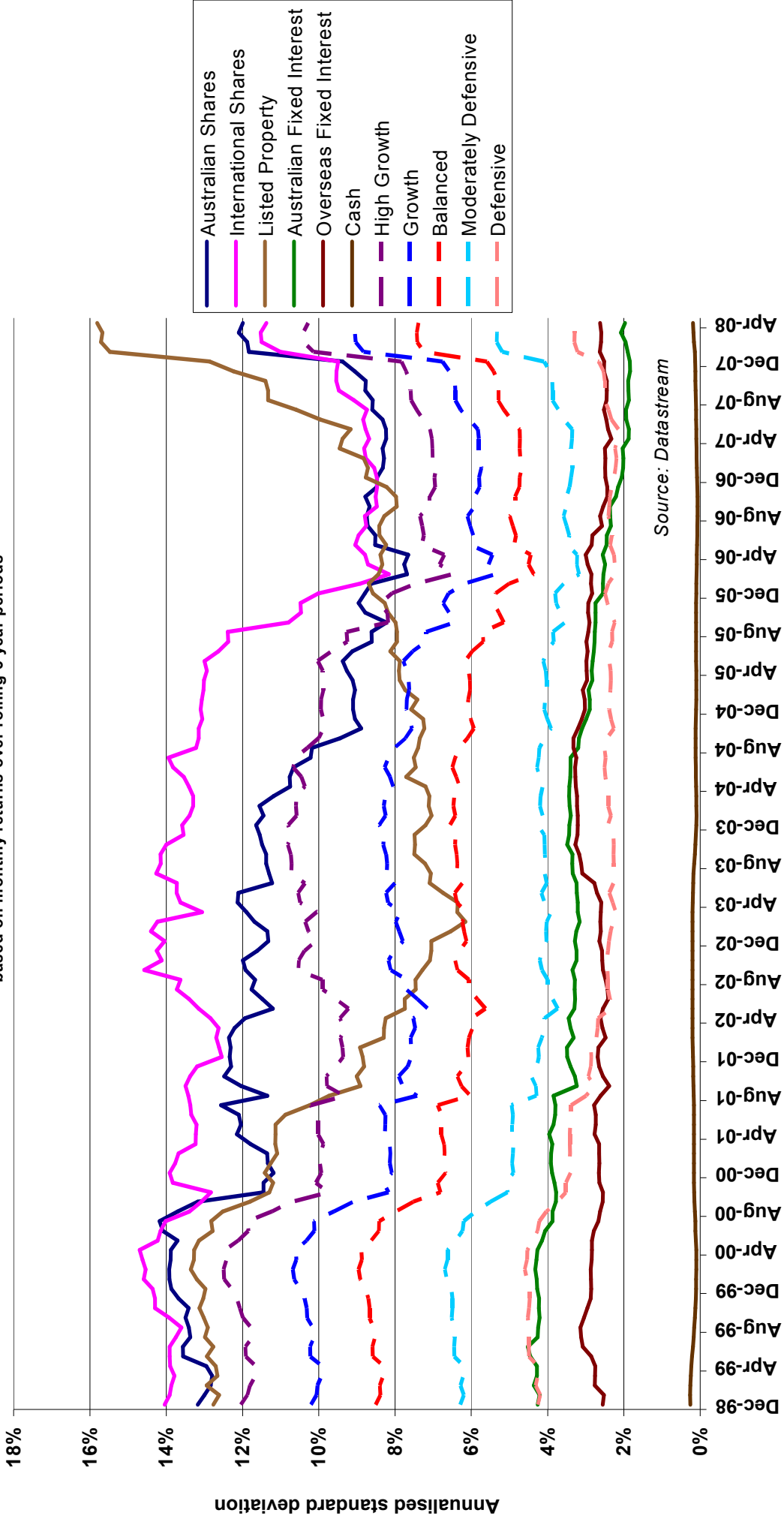


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Asset Class & Risk Profile Volatility

based on monthly returns over rolling 3 year periods



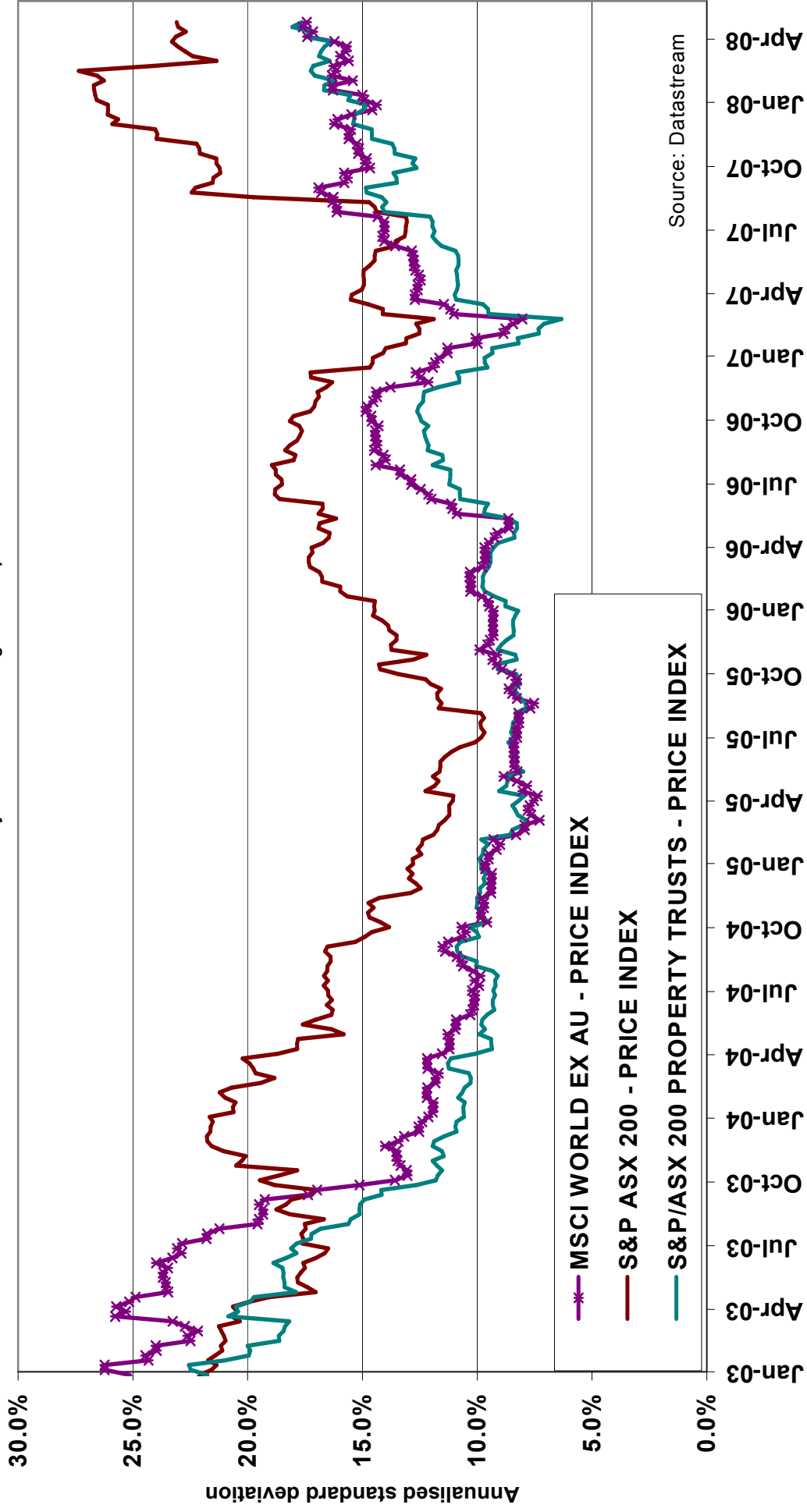
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Sharemarket volatility

based on weekly returns over rolling 6 month periods

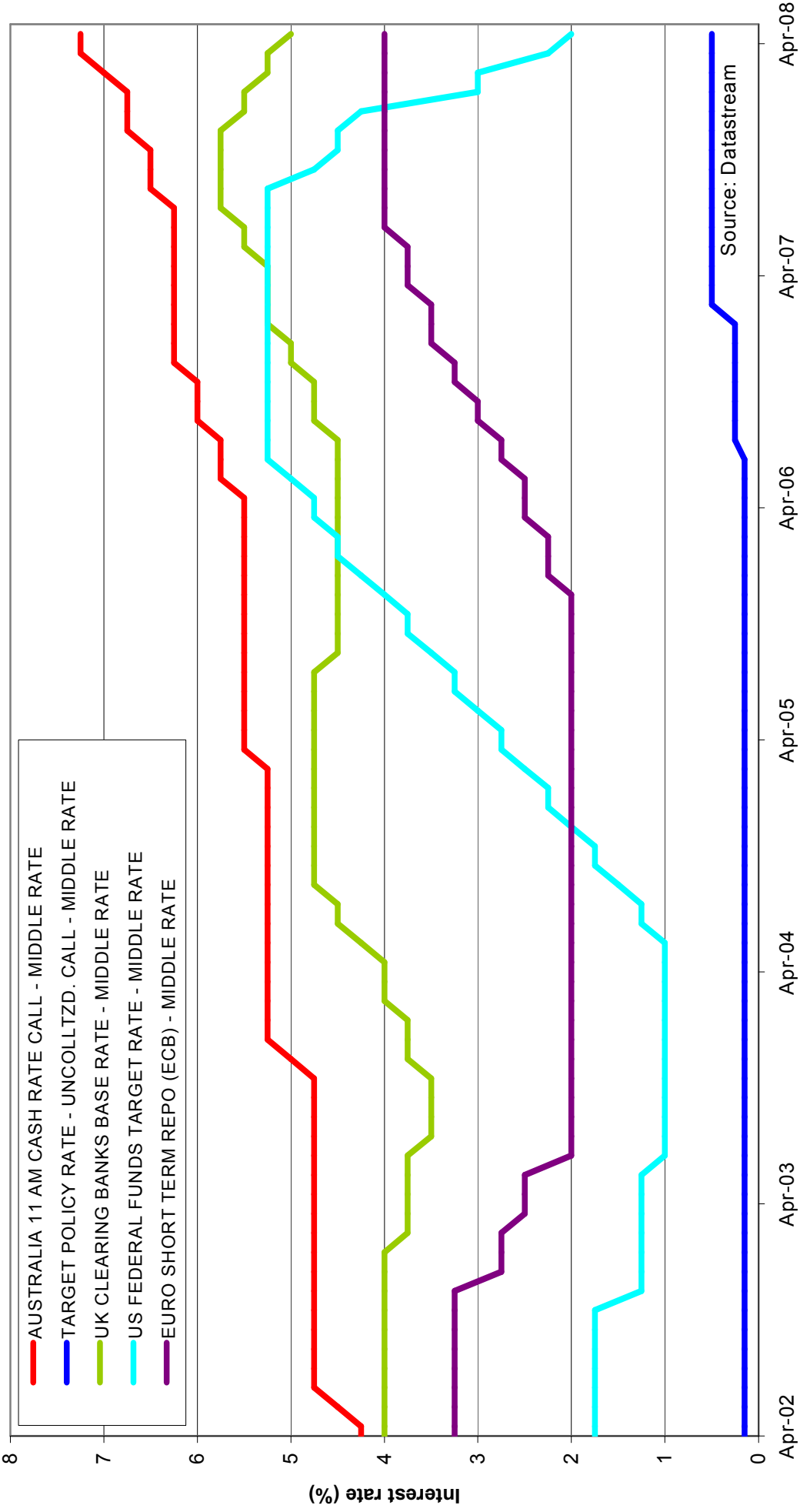


Source: Datastream



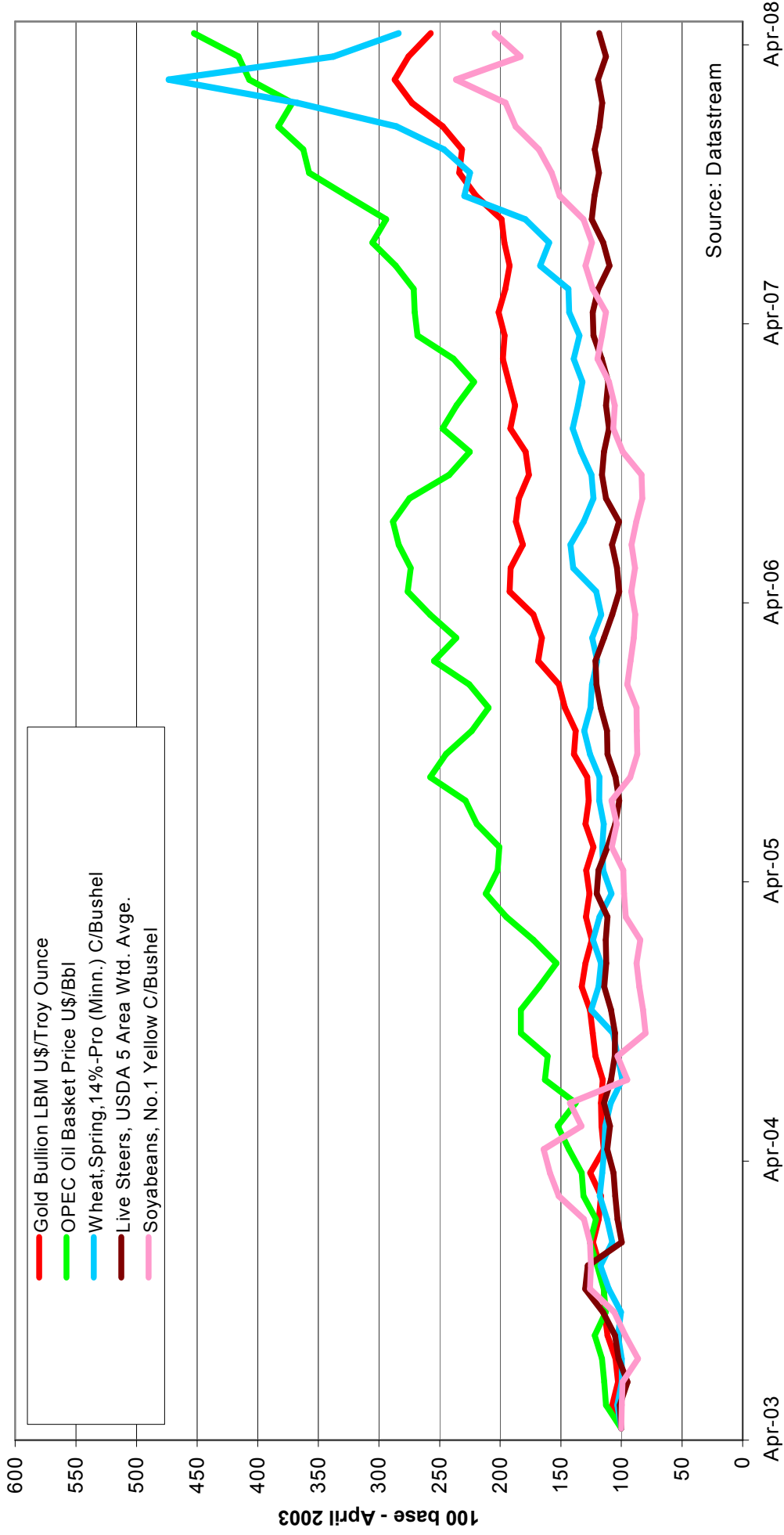
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Global interest rates for the five years ending April 2008

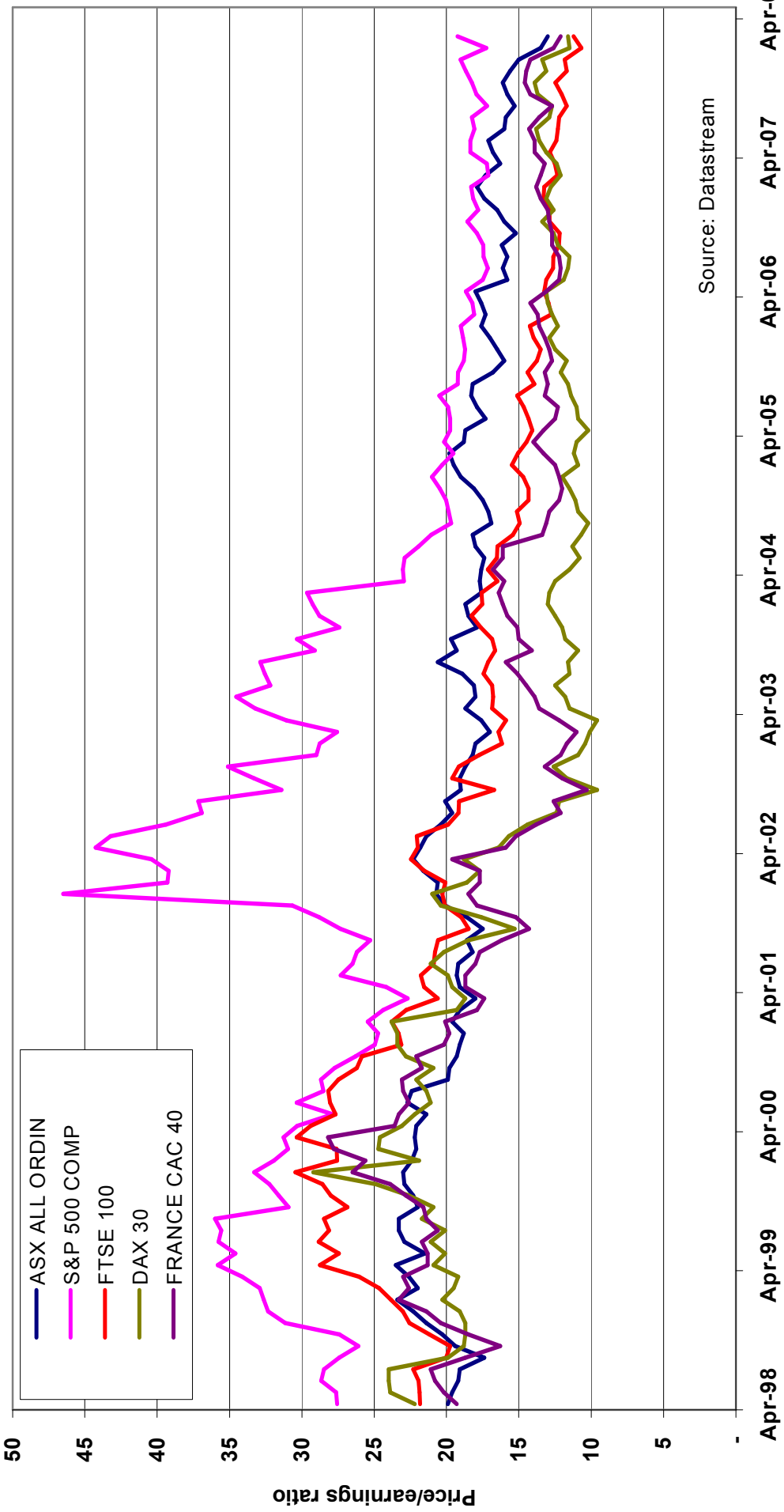


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Commodity indices for the five years to April 2008

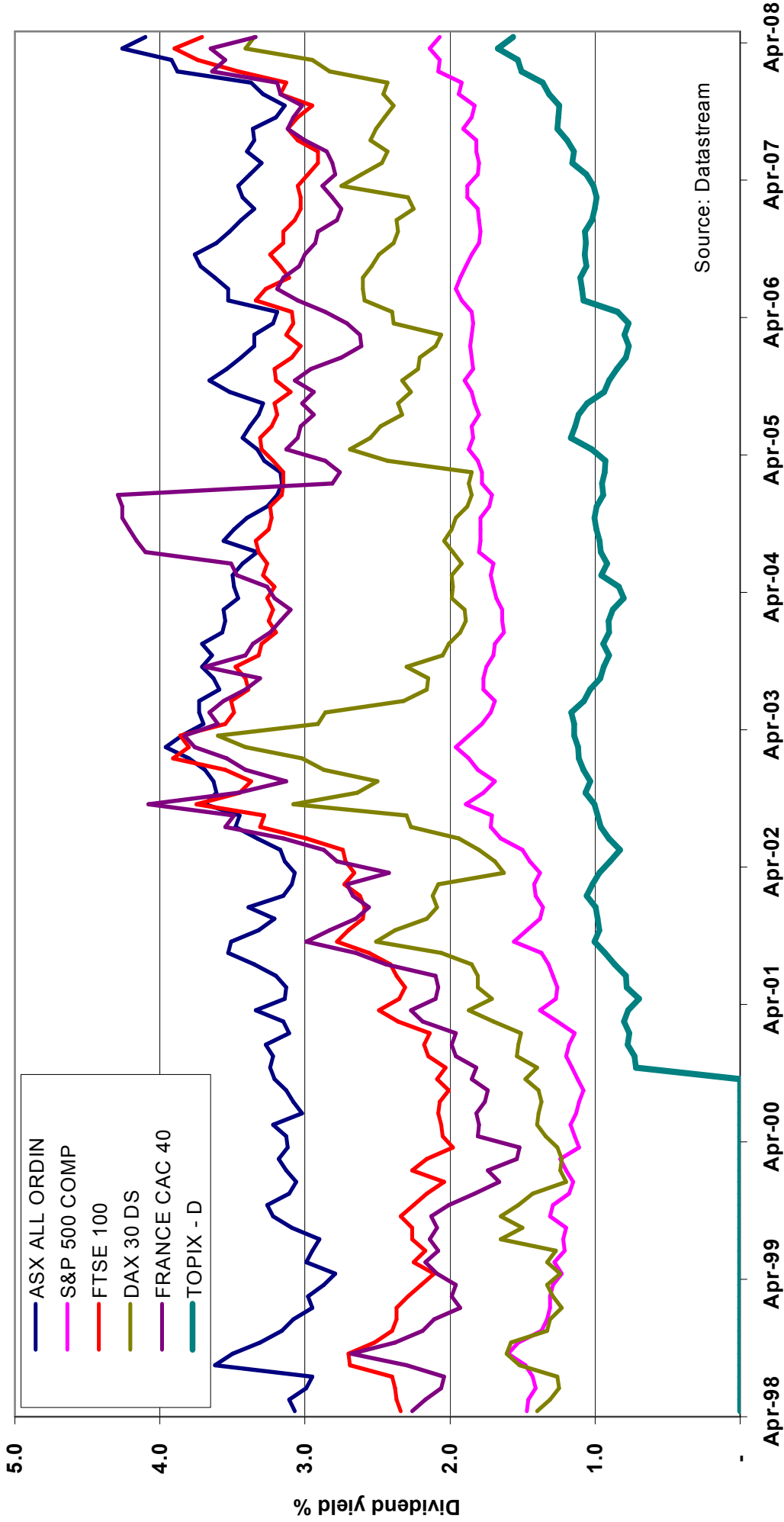


Price to earnings ratios to April 2008



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Dividend yields to April 2008



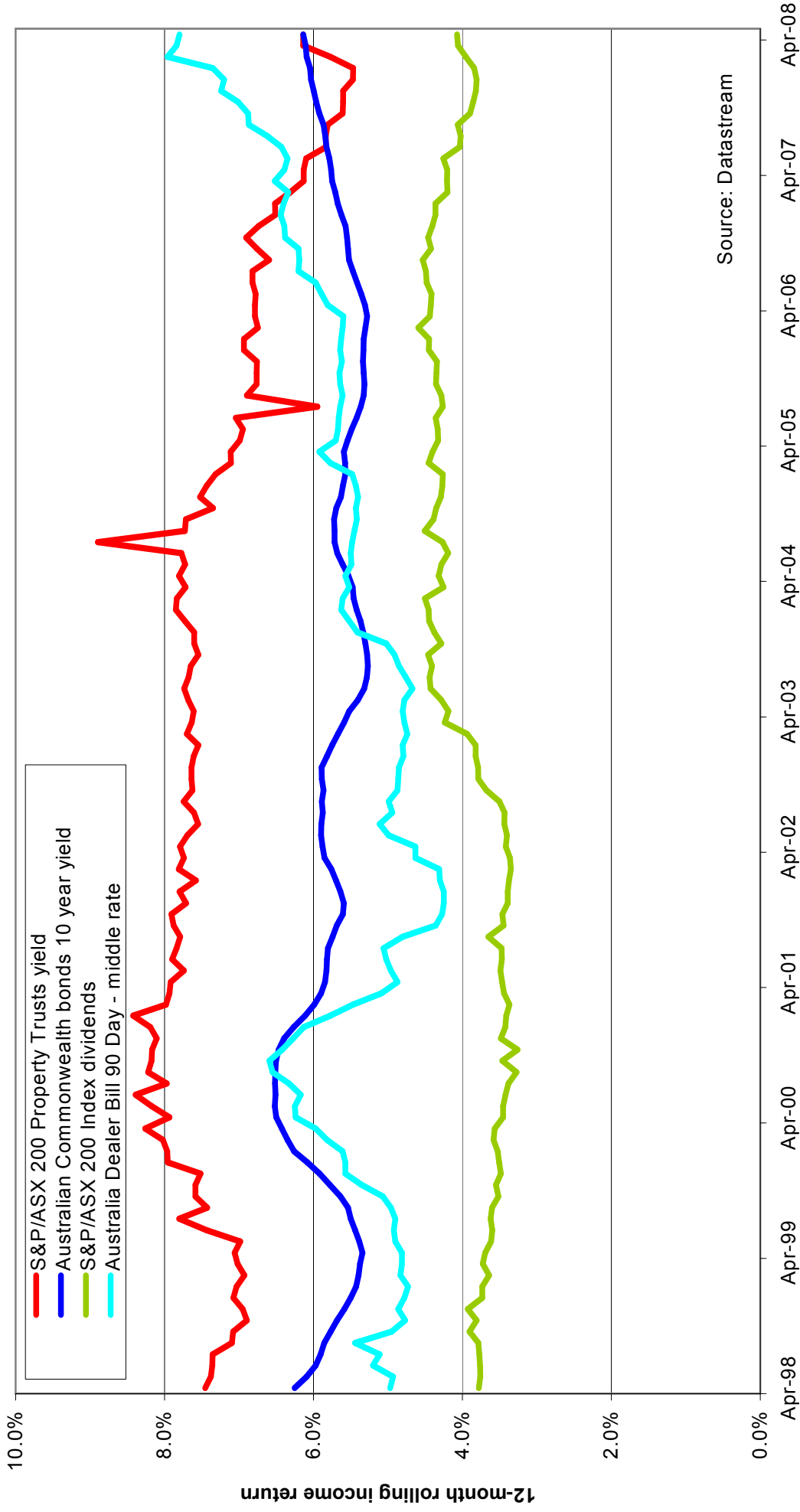
Source: Datastream



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Australian asset class income returns to April 2008



Australian sharemarket sector returns

	Australian sharemarket sector returns for the 12 months ending April									
	2008	2007	2006	2005	2004	2003	2002			
Energy	26.9%	6.4%	63.6%	47.4%	43.0%	-2.6%	5.7%			
Materials	31.8%	9.1%	75.4%	32.0%	25.3%	-0.9%	12.3%			
Industrials	-20.6%	31.6%	20.5%	34.8%	17.2%	-19.4%	12.5%			
Consumer Discretionary	-31.8%	31.0%	20.5%	-1.7%	27.3%	-9.1%	-24.1%			
Consumer Staples	-3.6%	39.9%	21.0%	20.3%	9.4%	0.5%	20.0%			
Healthcare	15.9%	23.3%	52.6%	28.1%	21.4%	-26.7%	-9.2%			
Information Technology	-18.1%	30.8%	48.5%	34.5%	51.2%	-53.6%	-58.2%			
Telecommunication Services	0.8%	28.3%	-9.7%	10.2%	19.4%	-10.4%	-17.4%			
Utilities	-16.5%	29.5%	31.0%	41.1%	8.8%	22.0%	-12.1%			
Property Trusts	-22.3%	33.3%	17.7%	21.1%	11.7%	13.3%	18.2%			
Financials (ex Property Trusts)	-20.7%	21.9%	36.8%	21.4%	12.9%	-8.1%	18.0%			
S&P/ASX 200 Accumulation Index	-5.6%	22.2%	37.9%	22.2%	18.0%	-6.5%	4.1%			

Notes:

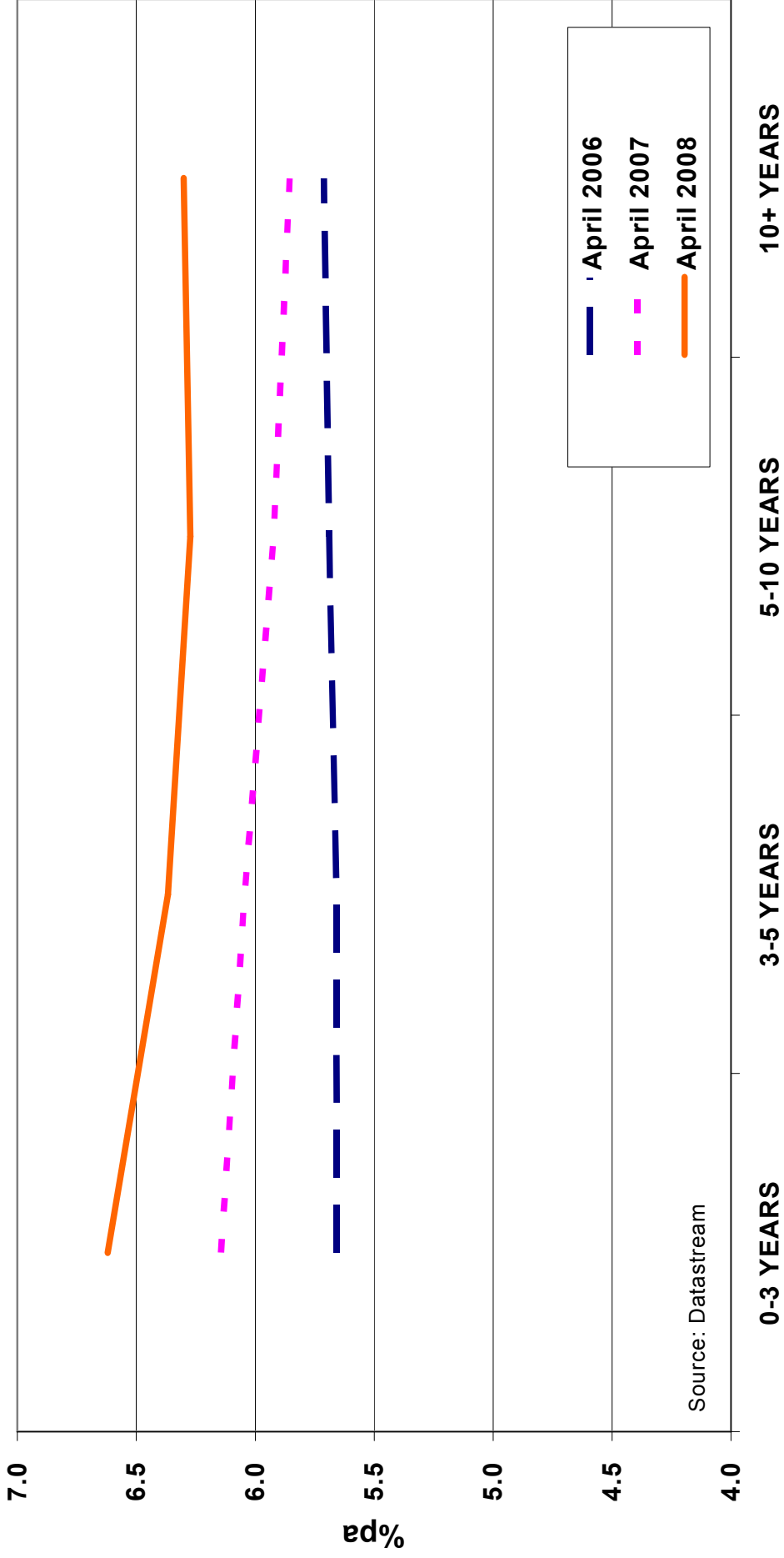
The benchmark index used in this table is the S&P/ASX 200 Accumulation Index.
The returns are total returns.

Source: Datastream



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Australian Government Fixed Interest Yield Curve to April 2008



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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