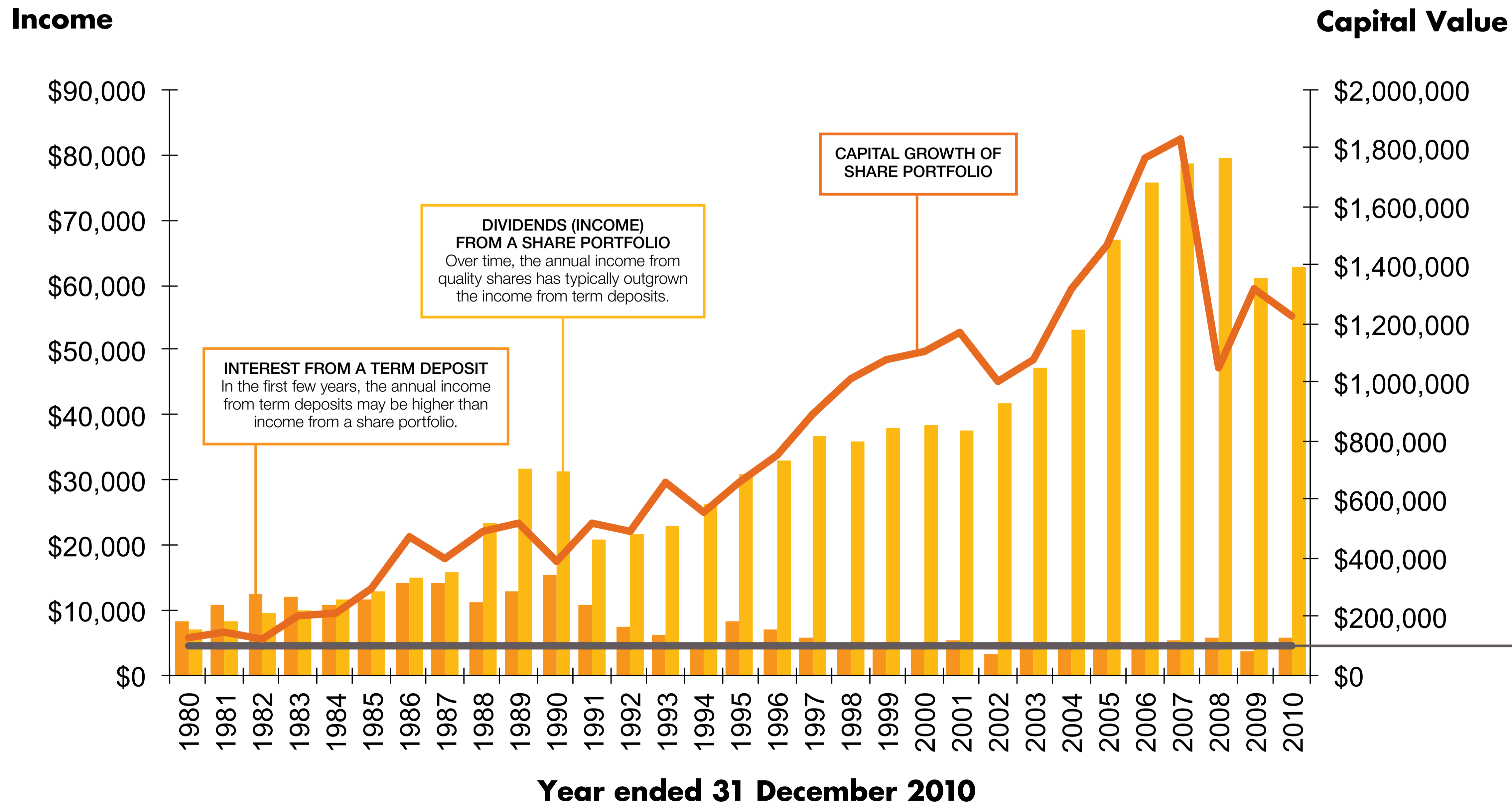


The story of income growth

Shares vs Term Deposits

Income and capital return on an investment of \$100,000 in December 1979 to 31 December 2010.



- Annual income from Shares¹ (assuming income is not re-invested)
- Annual income from Term Deposits² (assuming income is not re-invested)
- Capital value of Shares¹ (assuming income is not re-invested)
- Capital value of Term Deposits² (assuming income is not re-invested)

¹ Shares – represented by the S&P/ASX 200 Industrial Accumulation and Price indices (All Industrials Accumulation and Price indices prior to April 2000).

² Term Deposits – represented by the Reserve Bank of Australia (RBA) 12 month Banks' Term Deposits (\$10,000), prior to January 1982, the RBA 12 month Term Deposit rate (\$5,000–\$100,000).

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