

Investment Linked and Personal Superannuation Fund: Rolling period returns

as at 28 February 2015



Fund name	Inception date	Unit price	Fund size \$NZ million	Return (% per period)			Return (% per annum)					
				1 month	3 month	6 month	1 year	3 year	5 year	10 year	Since inception	
Investment Linked Plans												
Managed Balanced (C)	26/01/84	5.2183	79.20	1.3%	4.7%	8.4%	13.6%	12.7%	8.4%	4.8%	5.7%	
Property Based (K)	26/01/84	2.7591	3.12	0.8%	5.0%	5.3%	9.2%	7.9%	2.0%	1.4%	3.5%	
NZ Share Based (R)	01/02/88	6.2969	12.94	1.2%	7.6%	13.5%	19.5%	19.5%	12.1%	5.2%	7.0%	
Fixed Securities (X)	01/02/88	3.8162	3.53	-0.2%	2.7%	4.2%	7.4%	3.8%	4.5%	4.5%	5.1%	
Horizon (Y)	20/06/89	2.3917	1.13	0.2%	0.6%	1.1%	2.1%	1.7%	1.7%	2.7%	3.7%	
International (N)	04/03/92	2.4950	1.16	2.9%	6.2%	11.7%	19.3%	18.0%	11.1%	4.6%	4.1%	
Managed Performance (O)	03/02/93	2.4464	5.96	2.1%	5.8%	10.5%	16.9%	16.6%	10.1%	4.6%	4.1%	
Personal Superannuation Funds												
Balanced (A)	26/01/84	23.4287	51.29	1.0%	3.0%	4.5%	9.9%	8.8%	5.9%		3.7%	
Conservative (T)	12/02/92	3.1550	4.55	0.3%	1.8%	2.8%	5.8%	4.6%	3.8%	6.1%	5.1%	
Performance (U)	12/02/92	3.4421	28.39	1.6%	3.9%	5.6%	12.9%	11.7%	7.2%	6.6%	5.5%	
Portfolio Plans												
Personal Superannuation (B)	18/03/81	12.8940		1.1%	3.3%	5.0%	11.1%	9.6%	6.6%	4.7%	7.9%	
Ordinary (C)	29/09/82	9.6350		1.4%	4.8%	8.6%	14.2%	13.3%	9.0%	5.5%	7.2%	
Investment Linked Insurance Bond (No Entry Fee Plans)												
Horizon (YN)	03/02/93	1.7791		0.1%	0.4%	0.8%	1.5%	1.2%	1.2%	2.1%	2.6%	
Managed Balanced (CN)	03/02/93	2.4891		1.3%	4.6%	8.1%	13.0%	12.1%	7.8%	4.3%	4.2%	
NZ Shared Based (RN)	03/02/93	3.8634		1.1%	7.4%	13.2%	18.8%	18.9%	11.5%	4.7%	6.3%	
Fixed Securities (XN)	03/02/93	2.2311		-0.2%	2.6%	3.9%	6.8%	3.2%	3.9%	3.9%	3.7%	
International (NN)	03/02/93	2.1453		2.9%	6.1%	11.4%	18.6%	17.4%	10.5%	4.1%	3.5%	
Managed Performance (ON)	03/02/93	2.2441		2.1%	5.6%	10.2%	16.2%	16.0%	9.5%	4.0%	3.7%	
Property Based (KN)	19/07/94	1.6452		0.7%	4.9%	5.0%	8.6%	7.3%	1.4%	0.9%	2.4%	

These returns should be read in conjunction with the notes below:

The returns stated represent in each case and for each fund, the percentage change in the unit price over the period, calculated by Morningstar, Inc, using information provided to Morningstar by the relevant fund manager.

The Morningstar, Inc 'Total Return' methodology used to calculate these returns assumes all income is reinvested into the fund. It is therefore a combined measure of both capital growth and income. All returns are expressed in New Zealand dollar terms, and as such are the returns to New Zealand investors. Returns shown for periods of up to one year are for the period stated, while returns shown for periods of one year or more are annualised.

These are not necessarily the returns individual investors will receive as this will depend on the prices at which units are purchased and sold, the dates of these transactions and any additional contributions or withdrawals made during the period.

Past performance is not indicative of future performance and is not guaranteed by any party.

Returns are after the annual management fee and tax. No allowance has been made for any entry or exit fees, policy fees and protection benefit fees (if applicable).

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Services (NZ) Limited, AMP Life Limited, the underlying fund managers, any related companies or any other person guarantees the Fund or Scheme, any investment in the Fund or Scheme, or any returns on an investment in the Fund or Scheme, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

For more information on these investments, please visit www.amp.co.nz. Alternatively contact your Adviser, or AMP on 0800 808 267 (+64 4 498 8000).

© 2013 Morningstar, Inc. All rights reserved. Neither Morningstar, nor its affiliates nor their content providers guarantee the data or content contained herein to be accurate, complete or timely nor will they have any liability for its use or distribution. Any general advice has been prepared by Morningstar Australasia Pty Ltd (ABN: 95 090 665 544, AFSL: 240892) and/or Morningstar Research Limited, subsidiaries of Morningstar, Inc, without reference to your objectives, financial situation or needs. You should consider the advice in light of these matters and, if applicable, the relevant Product Disclosure Statement (in respect of Australian products) or Investment Statement (in respect of New Zealand products) before making any decision to invest. Neither Morningstar, nor Morningstar's subsidiaries, nor Morningstar's employees can provide you with personalised financial advice. To obtain advice tailored to your particular circumstances, please contact a professional financial adviser. DISCLOSURE: Morningstar employees may have an interest in the securities discussed in this report. Please refer to Morningstar's Financial Services Guide (FSG) for more information - www.morningstar.com.au/sfsg.pdf.



Investment Linked and Personal Superannuation Fund: Calendar year returns

as at 28 February 2015



Fund name	Return (% year-to-date)	Return (% calendar year)									
		2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
Investment Linked Plans											
Managed Balanced (C)	4.0%	10.6%	14.9%	11.8%	-3.3%	4.0%	9.6%	-16.1%	1.1%	7.7%	9.9%
Property Based (K)	3.8%	6.0%	7.8%	7.0%	-1.7%	-11.6%	-19.8%	-5.9%	13.4%	13.9%	9.1%
NZ Share Based (R)	4.4%	19.6%	12.0%	25.2%	-4.6%	3.9%	16.7%	-30.2%	-1.6%	18.0%	4.3%
Fixed Securities (X)	1.8%	6.4%	-1.7%	4.1%	9.6%	4.2%	1.8%	13.0%	1.5%	1.7%	3.0%
Horizon (Y)	0.3%	2.0%	1.5%	1.5%	1.7%	1.8%	1.9%	5.3%	4.2%	3.9%	3.4%
International (N)	6.5%	12.1%	29.8%	12.8%	-10.8%	6.3%	16.1%	-33.6%	-0.4%	7.5%	17.0%
Managed Performance (O)	5.2%	12.4%	22.8%	14.5%	-8.0%	3.8%	11.2%	-27.9%	0.6%	9.7%	13.3%
Personal Superannuation Funds											
Balanced (A)	3.3%	7.3%	8.7%	9.7%	-2.9%	3.2%	6.9%	-14.4%	2.2%	11.3%	
Conservative (T)	1.8%	4.7%	3.3%	5.0%	1.5%	2.8%	4.0%	-0.4%	2.7%	6.4%	32.9%
Performance (U)	4.4%	9.0%	13.4%	12.6%	-7.4%	3.5%	8.8%	-26.3%	1.6%	15.8%	46.7%
Portfolio Plans											
Personal Superannuation (B)	3.4%	8.5%	9.6%	10.1%	-2.2%	3.7%	7.3%	-13.8%	2.7%	12.1%	9.3%
Ordinary (C)	4.1%	11.2%	15.5%	12.4%	-2.7%	4.5%	10.2%	-15.6%	1.7%	8.3%	10.7%
Investment Linked Insurance Bond (No Entry Fee Plans)											
Horizon (YN)	0.3%	1.4%	1.0%	0.9%	1.2%	1.3%	1.4%	4.7%	3.6%	3.3%	2.9%
Managed Balanced (CN)	3.9%	10.0%	14.3%	11.2%	-3.8%	3.4%	9.0%	-16.6%	0.6%	7.1%	9.3%
NZ Shared Based (RN)	4.4%	19.0%	11.3%	24.5%	-5.1%	3.3%	16.1%	-30.6%	-2.1%	17.3%	3.8%
Fixed Securities (XN)	1.7%	5.8%	-2.2%	3.6%	9.0%	3.6%	1.3%	12.4%	0.9%	1.1%	2.5%
International (NN)	6.4%	11.5%	29.1%	12.1%	-11.3%	5.7%	15.4%	-33.9%	-1.0%	6.9%	16.4%
Managed Performance (ON)	5.1%	11.8%	22.1%	13.9%	-8.5%	3.3%	10.6%	-28.3%	0.0%	9.1%	12.7%
Property Based (KN)	3.7%	5.4%	7.2%	6.4%	-2.2%	-12.1%	-20.3%	-6.4%	12.8%	13.3%	8.5%

These returns should be read in conjunction with the notes below:

The returns stated represent in each case and for each fund, the percentage change in the unit price over the period, calculated by Morningstar, Inc, using information provided to Morningstar by the relevant fund manager.

The Morningstar, Inc 'Total Return' methodology used to calculate these returns assumes all income is reinvested into the fund. It is therefore a combined measure of both capital growth and income. All returns are expressed in New Zealand dollar terms, and as such are the returns to New Zealand investors. Returns shown for periods of up to one year are for the period stated, while returns shown for periods of one year or more are annualised.

These are not necessarily the returns individual investors will receive as this will depend on the prices at which units are purchased and sold, the dates of these transactions and any additional contributions or withdrawals made during the period.

Past performance is not indicative of future performance and is not guaranteed by any party.

Returns are after the annual management fee and tax. No allowance has been made for any entry or exit fees, policy fees and protection benefit fees (if applicable).

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Services (NZ) Limited, AMP Life Limited, the underlying fund managers, any related companies or any other person guarantees the Fund or Scheme, any investment in the Fund or Scheme, or any returns on an investment in the Fund or Scheme, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

For more information on these investments, please visit www.amp.co.nz. Alternatively contact your Adviser, or AMP on 0800 808 267 (+64 4 498 8000).

© 2013 Morningstar, Inc. All rights reserved. Neither Morningstar, nor its affiliates nor their content providers guarantee the data or content contained herein to be accurate, complete or timely nor will they have any liability for its use or distribution. Any general advice has been prepared by Morningstar Australasia Pty Ltd (ABN: 95 090 665 544, AFSL: 240892) and/or Morningstar Research Limited, subsidiaries of Morningstar, Inc, without reference to your objectives, financial situation or needs. You should consider the advice in light of these matters and, if applicable, the relevant Product Disclosure Statement (in respect of Australian products) or Investment Statement (in respect of New Zealand products) before making any decision to invest. Neither Morningstar, nor Morningstar's subsidiaries, nor Morningstar's employees can provide you with personalised financial advice. To obtain advice tailored to your particular circumstances, please contact a professional financial adviser. DISCLOSURE: Morningstar employees may have an interest in the securities discussed in this report. Please refer to Morningstar's Financial Services Guide (FSG) for more information - www.morningstar.com.au/s/fsg.pdf.

