## Investment Linked and Personal Superannuation Fund: Rolling period returns





				Return (% per period)			Return (% per annum)					
Fund name	Inception date	Unit price	Fund size \$NZ million	1 month	3 month	6 month	1 year	3 year	5 year	10 year	15 year	
Investment Linked Plans												
Managed Balanced (C)	26/01/84	5.3959	74.95	3.4%	1.3%	5.0%	3.6%	9.2%	7.6%	3.9%	3.9%	
Property Based (K)	26/01/84	3.1924	3.67	4.8%	5.3%	13.6%	13.6%	10.2%	8.4%	1.9%	3.4%	
NZ Share Based (R)	02/01/88	7.1090	12.34	8.4%	5.4%	19.1%	14.1%	13.9%	12.9%	5.5%	6.8%	
Fixed Securities (X)	02/01/88	3.9830	3.38	0.5%	2.5%	1.8%	3.8%	3.4%	4.6%	4.5%	4.0%	
Horizon (Y)	20/06/89	2.4318	0.98	0.1%	0.2%	0.5%	1.5%	1.7%	1.7%	2.5%	2.6%	
International (N)	03/04/92	2.4956	1.11	4.1%	-1.2%	2.3%	0.6%	12.9%	8.5%	2.4%	1.6%	
Managed Performance (O)	02/03/93	2.5132	5.43	4.6%	0.5%	5.8%	3.3%	11.8%	8.8%	3.0%	3.0%	
Personal Superannuation Funds												
Balanced (A)	26/01/84	23.2634	45.00	3.7%	1.0%	3.6%	-0.4%	4.7%	4.6%	2.5%		
Conservative (T)	02/12/92	3.1736	3.95	1.8%	1.2%	2.0%	0.5%	2.8%	3.1%	2.9%		
Performance (U)	02/12/92	3.3703	25.53	5.2%	0.5%	4.7%	-1.6%	6.1%	5.2%	1.6%		
Portfolio Plans												
Personal Superannuation (B)	18/03/81	12.9839		3.8%	1.4%	4.3%	0.9%	5.9%	5.6%	3.2%	3.5%	
Ordinary (C)	29/09/82	10.0267		3.5%	1.4%	5.4%	4.2%	9.8%	8.2%	4.5%	4.4%	
Investment Linked Insurance Bond (No Entr												
Horizon (YN)	02/03/93	1.7979		0.0%	0.1%	0.2%	0.9%	1.2%	1.1%	1.9%	2.1%	
Managed Balanced (CN)	02/03/93	2.5582		3.4%	1.2%	4.7%	3.0%	8.6%	7.0%	3.3%	3.3%	
NZ Shared Based (RN)	02/03/93	4.3352		8.3%	5.2%	18.8%	13.5%	13.3%	12.3%	4.9%	6.3%	
Fixed Securities (XN)	02/03/93	2.3145		0.4%	2.4%	1.5%	3.2%	2.8%	4.0%	3.9%	3.4%	
International (NN)	02/03/93	2.1328		4.0%	-1.3%	2.1%	0.1%	12.3%	7.9%	1.8%	1.0%	
Managed Performance (ON)	02/03/93	2.2915		4.5%	0.4%	5.5%	2.7%	11.2%	8.2%	2.4%	2.4%	
Property Based (KN)	19/07/94	1.8920		4.7%	5.1%	13.2%	13.0%	9.5%	7.8%	1.3%	2.8%	

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.

All returns are expressed in New Zealand dollar terms, and as such are the returns to new Zealand investors. 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

Returns are after management fees and tax.

No allowance has been made for any entry or exit fees, policy fees and protection benefit fees (if applicable).

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

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).

## Investment Linked and Personal Superannuation Fund: Calendar year returns

as at 31 March 2016



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Return	Return (% calendar year)									
(% year-to- date)	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
1.3%	6.2%	10.6%	14.9%	11.8%	-3.3%	4.0%	9.6%	-16.3%	1.3%	7.8%
5.3%	14.1%	6.0%	7.8%	7.0%	-1.7%	-11.6%	-19.8%	-5.9%	13.9%	13.3%
5.4%	11.9%	19.6%	12.0%	25.2%	-4.6%	3.9%	16.7%	-30.2%	-1.7%	18.2%
2.5%	3.7%	6.4%	-1.7%	4.1%	9.6%	4.2%	1.8%	12.9%	1.5%	1.7%
0.2%	1.8%	2.0%	1.5%	1.5%	1.7%	1.8%	1.9%	5.3%	4.2%	3.9%
-1.2%	7.8%	12.1%	29.8%	12.8%	-10.8%	6.3%	16.1%	-33.7%	-0.3%	7.5%
0.5%	7.5%	12.4%	22.8%	14.5%	-8.0%	3.8%	11.2%	-28.0%	0.6%	9.7%
1.0%	1.6%	7.3%	8.7%	9.7%	-2.9%	3.2%	6.9%	-14.5%	2.4%	11.3%
1.2%	1.1%	4.7%	3.3%	5.0%	1.5%	2.8%	4.0%	-0.5%	2.8%	6.4%
0.5%	1.7%	9.0%	13.4%	12.6%	-7.4%	3.5%	8.8%	-26.4%	1.8%	15.7%
1.4%	2.8%	8.5%	9.6%	10.1%	-2.2%	3.7%	7.3%	-13.9%	2.9%	12.0%
1.4%	6.8%	11.2%	15.5%	12.4%	-2.7%	4.5%	10.2%	-15.7%	1.8%	8.3%
0.1%	1.2%	1.4%	1.0%	1.0%	1.1%	1.3%	1.4%	4.7%	3.6%	3.3%
1.2%	5.6%	10.0%	14.3%	11.2%	-3.8%	3.4%	9.0%	-16.7%	0.7%	7.2%
5.2%	11.3%	19.0%	11.3%	24.5%	-5.1%	3.3%	16.0%	-30.6%	-2.3%	17.5%
2.4%	3.1%	5.8%	-2.2%	3.6%	9.0%	3.6%	1.3%	12.3%	0.9%	1.2%
-1.3%	7.2%	11.5%	29.1%	12.1%	-11.3%	5.7%	15.4%	-34.0%	-0.9%	6.9%
0.4%	6.9%	11.8%	22.1%	13.9%	-8.5%	3.3%	10.6%	-28.4%	0.1%	9.1%
5.1%	13.5%	5.4%	7.2%	6.4%	-2.2%	-12.1%	-20.3%	-6.4%	13.3%	12.7%
	1.3% 5.3% 5.4% 2.5% 0.2% -1.2% 0.5%  1.0% 1.2% 0.5%  1.4% 1.4% 1.4% 1.4% 1.2% 5.2% 2.4% -1.3% 0.4%	1.3% 6.2% 5.3% 14.1% 5.4% 11.9% 2.5% 3.7% 0.2% 1.8% -1.2% 7.8% 0.5% 7.5%  1.0% 1.6% 1.2% 1.1% 0.5% 1.7%  1.4% 2.8% 1.4% 6.8% ntry Fee Plans) 0.1% 1.2% 5.6% 5.2% 11.3% 2.4% 3.1% -1.3% 7.2% 0.4% 6.9%	(% year-to-date)         2015         2014           1.3%         6.2%         10.6%           5.3%         14.1%         6.0%           5.4%         11.9%         19.6%           2.5%         3.7%         6.4%           0.2%         1.8%         2.0%           -1.2%         7.8%         12.1%           0.5%         7.5%         12.4%           1.0%         1.6%         7.3%           1.2%         1.1%         4.7%           0.5%         1.7%         9.0%           1.4%         2.8%         8.5%           1.4%         6.8%         11.2%           ntry Fee Plans)         0.1%         1.2%         1.4%           1.2%         5.6%         10.0%           5.2%         11.3%         19.0%           2.4%         3.1%         5.8%           -1.3%         7.2%         11.5%           0.4%         6.9%         11.8%	(% year-todate)         2015         2014         2013           1.3%         6.2%         10.6%         14.9%           5.3%         14.1%         6.0%         7.8%           5.4%         11.9%         19.6%         12.0%           2.5%         3.7%         6.4%         -1.7%           0.2%         1.8%         2.0%         1.5%           -1.2%         7.8%         12.1%         29.8%           0.5%         7.5%         12.4%         22.8%           1.0%         1.6%         7.3%         8.7%           1.2%         1.1%         4.7%         3.3%           0.5%         1.7%         9.0%         13.4%           1.4%         2.8%         8.5%         9.6%           1.4%         6.8%         11.2%         15.5%           ntry Fee Plans)         0.1%         1.2%         1.4%         1.0%           1.2%         5.6%         10.0%         14.3%         1.3%           5.2%         11.3%         19.0%         11.3%           2.4%         3.1%         5.8%         -2.2%           -1.3%         7.2%         11.5%         29.1%           0.4% <td>(% year-todate)         2015         2014         2013         2012           1.3%         6.2%         10.6%         14.9%         11.8%           5.3%         14.1%         6.0%         7.8%         7.0%           5.4%         11.9%         19.6%         12.0%         25.2%           2.5%         3.7%         6.4%         -1.7%         4.1%           0.2%         1.8%         2.0%         1.5%         1.5%           -1.2%         7.8%         12.1%         29.8%         12.8%           0.5%         7.5%         12.4%         22.8%         14.5%           1.0%         1.6%         7.3%         8.7%         9.7%           1.2%         1.1%         4.7%         3.3%         5.0%           0.5%         1.7%         9.0%         13.4%         12.6%           1.4%         2.8%         8.5%         9.6%         10.1%           1.4%         2.8%         8.5%         9.6%         10.1%           1.4%         1.2%         15.5%         12.4%           1.2%         5.6%         10.0%         14.3%         11.2%           1.2%         5.6%         10.0%         14.3%<!--</td--><td>  1.3%   6.2%   10.6%   14.9%   11.8%   -3.3%     5.3%   14.1%   6.0%   7.8%   7.0%   -1.7%     5.4%   11.9%   19.6%   12.0%   25.2%   -4.6%     2.5%   3.7%   6.4%   -1.7%   4.1%   9.6%     0.2%   1.8%   2.0%   1.5%   1.5%   1.7%     -1.2%   7.8%   12.1%   29.8%   12.8%   -10.8%     0.5%   7.5%   12.4%   22.8%   14.5%   -8.0%      1.0%   1.6%   7.3%   8.7%   9.7%   -2.9%     1.2%   1.1%   4.7%   3.3%   5.0%   1.5%     0.5%   1.7%   9.0%   13.4%   12.6%   -7.4%      1.4%   2.8%   8.5%   9.6%   10.1%   -2.2%     1.4%   6.8%   11.2%   15.5%   12.4%   -2.7%     ntry Fee Plans     0.1%   1.2%   1.4%   1.0%   1.0%   1.1%     1.2%   5.6%   10.0%   14.3%   11.2%   -3.8%     5.2%   11.3%   19.0%   11.3%   24.5%   -5.1%     2.4%   3.1%   5.8%   -2.2%   3.6%   9.0%     -1.3%   7.2%   11.5%   29.1%   12.1%   -11.3%     0.4%   6.9%   11.8%   22.1%   13.9%   -8.5%  </td><td>(% year-to-date)         2015         2014         2013         2012         2011         2010           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%           1.2%         1.1%         4.7%         3.3%         5.0%         1.5%         2.8%           0.5%         1.7%         9.0%         13.4%         12.6%         -7.4%         3.5%           1.4%         2.8%         8.5%         9.6%</td><td>(% year-todate)         2015         2014         2013         2012         2011         2010         2009           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%         1.9%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%         6.9%           1.2%         1.1%         4.7%         3.3%         5.0%         1.5%         2.8%         4.0%           0.5%         1.7%</td><td>(% year-todate)         2015         2014         2013         2012         2011         2010         2009         2008           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%         -16.3%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%         -5.9%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%         -30.2%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%         12.9%           0.2%         1.8%         2.0%         1.5%         1.7%         1.8%         1.9%         5.3%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%         -33.7%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%         -28.0%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%         6.9%         -14.5%           1.2%         1.1%</td><td>(% year-to-date)         2015         2014         2013         2012         2011         2010         2009         2008         2007           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%         -16.3%         1.3%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%         -5.9%         13.9%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%         -30.2%         -1.7%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%         12.9%         1.5%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%         1.9%         5.3%         4.2%           1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%         -33.7%         -0.3%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%         -28.0%         0.6%           1.0%         1.6%         7.3%</td></td>	(% year-todate)         2015         2014         2013         2012           1.3%         6.2%         10.6%         14.9%         11.8%           5.3%         14.1%         6.0%         7.8%         7.0%           5.4%         11.9%         19.6%         12.0%         25.2%           2.5%         3.7%         6.4%         -1.7%         4.1%           0.2%         1.8%         2.0%         1.5%         1.5%           -1.2%         7.8%         12.1%         29.8%         12.8%           0.5%         7.5%         12.4%         22.8%         14.5%           1.0%         1.6%         7.3%         8.7%         9.7%           1.2%         1.1%         4.7%         3.3%         5.0%           0.5%         1.7%         9.0%         13.4%         12.6%           1.4%         2.8%         8.5%         9.6%         10.1%           1.4%         2.8%         8.5%         9.6%         10.1%           1.4%         1.2%         15.5%         12.4%           1.2%         5.6%         10.0%         14.3%         11.2%           1.2%         5.6%         10.0%         14.3% </td <td>  1.3%   6.2%   10.6%   14.9%   11.8%   -3.3%     5.3%   14.1%   6.0%   7.8%   7.0%   -1.7%     5.4%   11.9%   19.6%   12.0%   25.2%   -4.6%     2.5%   3.7%   6.4%   -1.7%   4.1%   9.6%     0.2%   1.8%   2.0%   1.5%   1.5%   1.7%     -1.2%   7.8%   12.1%   29.8%   12.8%   -10.8%     0.5%   7.5%   12.4%   22.8%   14.5%   -8.0%      1.0%   1.6%   7.3%   8.7%   9.7%   -2.9%     1.2%   1.1%   4.7%   3.3%   5.0%   1.5%     0.5%   1.7%   9.0%   13.4%   12.6%   -7.4%      1.4%   2.8%   8.5%   9.6%   10.1%   -2.2%     1.4%   6.8%   11.2%   15.5%   12.4%   -2.7%     ntry Fee Plans     0.1%   1.2%   1.4%   1.0%   1.0%   1.1%     1.2%   5.6%   10.0%   14.3%   11.2%   -3.8%     5.2%   11.3%   19.0%   11.3%   24.5%   -5.1%     2.4%   3.1%   5.8%   -2.2%   3.6%   9.0%     -1.3%   7.2%   11.5%   29.1%   12.1%   -11.3%     0.4%   6.9%   11.8%   22.1%   13.9%   -8.5%  </td> <td>(% year-to-date)         2015         2014         2013         2012         2011         2010           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%           1.2%         1.1%         4.7%         3.3%         5.0%         1.5%         2.8%           0.5%         1.7%         9.0%         13.4%         12.6%         -7.4%         3.5%           1.4%         2.8%         8.5%         9.6%</td> <td>(% year-todate)         2015         2014         2013         2012         2011         2010         2009           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%         1.9%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%         6.9%           1.2%         1.1%         4.7%         3.3%         5.0%         1.5%         2.8%         4.0%           0.5%         1.7%</td> <td>(% year-todate)         2015         2014         2013         2012         2011         2010         2009         2008           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%         -16.3%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%         -5.9%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%         -30.2%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%         12.9%           0.2%         1.8%         2.0%         1.5%         1.7%         1.8%         1.9%         5.3%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%         -33.7%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%         -28.0%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%         6.9%         -14.5%           1.2%         1.1%</td> <td>(% year-to-date)         2015         2014         2013         2012         2011         2010         2009         2008         2007           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%         -16.3%         1.3%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%         -5.9%         13.9%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%         -30.2%         -1.7%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%         12.9%         1.5%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%         1.9%         5.3%         4.2%           1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%         -33.7%         -0.3%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%         -28.0%         0.6%           1.0%         1.6%         7.3%</td>	1.3%   6.2%   10.6%   14.9%   11.8%   -3.3%     5.3%   14.1%   6.0%   7.8%   7.0%   -1.7%     5.4%   11.9%   19.6%   12.0%   25.2%   -4.6%     2.5%   3.7%   6.4%   -1.7%   4.1%   9.6%     0.2%   1.8%   2.0%   1.5%   1.5%   1.7%     -1.2%   7.8%   12.1%   29.8%   12.8%   -10.8%     0.5%   7.5%   12.4%   22.8%   14.5%   -8.0%      1.0%   1.6%   7.3%   8.7%   9.7%   -2.9%     1.2%   1.1%   4.7%   3.3%   5.0%   1.5%     0.5%   1.7%   9.0%   13.4%   12.6%   -7.4%      1.4%   2.8%   8.5%   9.6%   10.1%   -2.2%     1.4%   6.8%   11.2%   15.5%   12.4%   -2.7%     ntry Fee Plans     0.1%   1.2%   1.4%   1.0%   1.0%   1.1%     1.2%   5.6%   10.0%   14.3%   11.2%   -3.8%     5.2%   11.3%   19.0%   11.3%   24.5%   -5.1%     2.4%   3.1%   5.8%   -2.2%   3.6%   9.0%     -1.3%   7.2%   11.5%   29.1%   12.1%   -11.3%     0.4%   6.9%   11.8%   22.1%   13.9%   -8.5%	(% year-to-date)         2015         2014         2013         2012         2011         2010           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%           1.2%         1.1%         4.7%         3.3%         5.0%         1.5%         2.8%           0.5%         1.7%         9.0%         13.4%         12.6%         -7.4%         3.5%           1.4%         2.8%         8.5%         9.6%	(% year-todate)         2015         2014         2013         2012         2011         2010         2009           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%         1.9%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%         6.9%           1.2%         1.1%         4.7%         3.3%         5.0%         1.5%         2.8%         4.0%           0.5%         1.7%	(% year-todate)         2015         2014         2013         2012         2011         2010         2009         2008           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%         -16.3%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%         -5.9%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%         -30.2%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%         12.9%           0.2%         1.8%         2.0%         1.5%         1.7%         1.8%         1.9%         5.3%           -1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%         -33.7%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%         -28.0%           1.0%         1.6%         7.3%         8.7%         9.7%         -2.9%         3.2%         6.9%         -14.5%           1.2%         1.1%	(% year-to-date)         2015         2014         2013         2012         2011         2010         2009         2008         2007           1.3%         6.2%         10.6%         14.9%         11.8%         -3.3%         4.0%         9.6%         -16.3%         1.3%           5.3%         14.1%         6.0%         7.8%         7.0%         -1.7%         -11.6%         -19.8%         -5.9%         13.9%           5.4%         11.9%         19.6%         12.0%         25.2%         -4.6%         3.9%         16.7%         -30.2%         -1.7%           2.5%         3.7%         6.4%         -1.7%         4.1%         9.6%         4.2%         1.8%         12.9%         1.5%           0.2%         1.8%         2.0%         1.5%         1.5%         1.7%         1.8%         1.9%         5.3%         4.2%           1.2%         7.8%         12.1%         29.8%         12.8%         -10.8%         6.3%         16.1%         -33.7%         -0.3%           0.5%         7.5%         12.4%         22.8%         14.5%         -8.0%         3.8%         11.2%         -28.0%         0.6%           1.0%         1.6%         7.3%

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.

All returns are expressed in New Zealand dollar terms, and as such are the returns to new Zealand investors. 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.

Returns are after management fees and tax.

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).

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