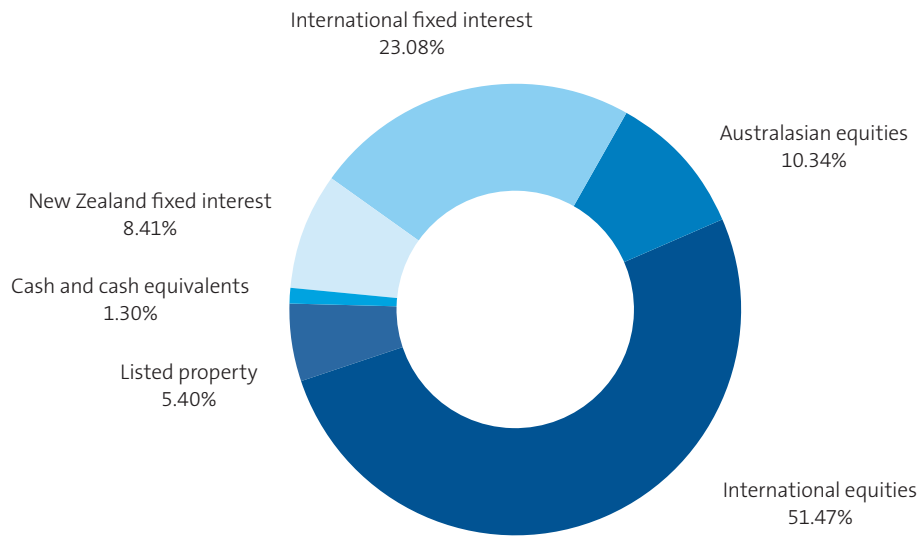


What does the fund invest in?

Actual investment mix²

This shows the types of assets that the fund invests in.



Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Asset type	Allocation
Cash and cash equivalents	2.50%
New Zealand fixed interest	7.50%
International fixed interest	25.00%
Australasian equities	10.00%
International equities	50.00%
Listed property	5.00%
Unlisted property	0.00%
Commodities	0.00%
Other	0.00%

Top 10 investments²

Name	Percentage of fund net assets	Asset type	Country	Credit rating (if applicable)
1 Fisher International Bond Fund	23.08%	International fixed interest	New Zealand	N/A
2 Wholesale Harbour Australasian Equity Fund	10.34%	Australasian equities	New Zealand	N/A
3 Orbis Global Equity LE Fund	8.12%	International equities	Australia	N/A
4 ANZ Wholesale Property Securities Fund	5.40%	Listed property	New Zealand	N/A
5 New Zealand Government bond maturing 15 Apr 23	1.04%	New Zealand fixed interest	New Zealand	AA+
6 New Zealand Government bond maturing 15 Apr 27	0.86%	New Zealand fixed interest	New Zealand	AA+
7 New Zealand Government bond maturing 15 May 21	0.61%	New Zealand fixed interest	New Zealand	AA+
8 New Zealand Government bond maturing 14 Apr 33	0.55%	New Zealand fixed interest	New Zealand	AA+
9 Cisco Systems Inc	0.49%	International equities	United States	N/A
10 Vontobel India Fund	0.49%	International equities	Mauritius	N/A

The top 10 investments make up 50.98% of the fund.

Currency hedging

The Fund will (or will invest in underlying funds that will) where practical, 100% hedge foreign currency exposure back to New Zealand Dollars on an after tax basis. The Fund will (or will invest in underlying funds that will) not undertake active management of foreign currency exposures.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund³.

Name	Current position	Time in current position	Other current position	Time in other current position
Elaine Jennifer Campbell	Investment Committee Member	1 year and 5 months	General Counsel, AMP Financial Services	1 year and 8 months
Sean Henaghan	Investment Committee Member	0 years and 11 months	Chief Investment Officer, Multi Asset Group, AMP Capital	3 years and 0 months
Anthony George Regan	Investment Committee Member, Chairperson	9 years and 4 months	Managing Director, AMP Financial Services	9 years and 4 months
Thérèse Mary Singleton	Investment Committee Member	1 year and 11 months	General Manager, Insurance and Investments, AMP Financial Services	2 year and 0 months
Blair Robert Vernon	Investment Committee Member	5 years and 6 months	Director of Retail Financial Services, AMP Financial Services	0 years and 1 months

Further information

You can also obtain this information, the PDSs for the New Zealand Retirement Trust, and some additional information from the offer register at www.companiesoffice.govt.nz/disclose.

Notes

- ¹ As the fund started on the date noted above, actual returns for the last five years are not available. To calculate the risk indicator a combination of actual returns and market returns have been used. Actual returns have been used from the start of the month after the fund started, and market returns have used to complete the five year period. As a result of market returns being used, the risk indicator may provide a less reliable indicator of the potential future volatility of the fund.
- ² The top ten investments and actual investment mix have been calculated excluding cash and cash equivalents held for operational purposes.
- ³ These individuals are members of the AMP Financial Services Investment Committee. The other members are Grant David Hassell (Managing Director, AMP Capital New Zealand) and Jeffery Darren Ruscoe (Chief Customer Officer, AMP Financial Services). This Committee makes investment decisions in relation to the fund on behalf of the Manager. Members do not participate in any decisions where a conflict of interest arises.

Phone 0800 800 267
Email workplaceadmin@amp.co.nz
Web amp.co.nz
Follow us on   

Want to know more?

For more information about the Scheme, please visit www.amp.co.nz/NZRT, contact us on 0800 800 267 or talk to your Adviser today. A disclosure statement is available from your Adviser on request and free of charge.