

Personal Managed Funds and Future Lifestyle Plan Returns: Rolling period returns

as at 30 November 2016



Investment Fund Name	Unit Price	Performance to 30 November 2016			Performance to 30 November 2016 (p.a)			
		1 Month	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Personal Managed Funds - Closed to new investors								
Balanced Plus Fund ¹	2.1061	0.12%	-1.13%	0.26%	2.39%	3.72%	5.77%	2.56%
Balanced Fund	2.4167	-0.17%	-1.19%	-0.22%	1.95%	3.14%	4.60%	2.85%
International Bond Trust	2.3515	-1.20%	-1.72%	-0.54%	1.29%	2.78%	3.06%	3.65%
International Equity Trust	2.6512	1.82%	0.95%	-3.17%	-5.94%	6.79%	10.10%	0.61%
Future Lifestyle Plan - Closed to new investors								
FLP Balanced Fund ²	2.2344	0.15%	-1.06%	0.26%	2.71%	4.15%	6.30%	3.22%
FLP Cash Fund	1.1306	0.08%	0.26%	0.52%	1.18%	1.69%	1.62%	--
FLP Conservative Fund ²	1.5666	-0.31%	-1.07%	-0.09%	1.63%	2.89%	3.68%	2.73%
FLP Dynamic Growth Fund	2.0600	0.42%	-0.95%	0.71%	2.87%	4.51%	7.24%	2.83%

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. 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 fees, if applicable.

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Wealth Management New Zealand Limited, The New Zealand Guardian Trust Company Limited, the underlying fund managers, any related companies or any other person guarantees the schemes, any investment in the schemes, or any returns on an investment in the schemes, 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 the Future Lifestyle Plan or Personal Managed Funds, contact your Adviser, or AMP on 0800 081 081.

A disclosure statement is available on request and free of charge from your adviser.

¹ On 16 September 2016, the name of this fund changed from the Active Growth Fund to the Balanced Plus Fund.

² On 12 July 2016, the name of these funds changed from the Conservative Growth Fund and Balanced Growth Fund to the FLP Conservative Fund and FLP Balanced Fund respectively.

Personal Managed Funds and Future Lifestyle Plan: Calendar year returns

as at 30 November 2016



Investment Fund Name	Performance (year-to-date)	Performance to 31 December									
		2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Personal Managed Funds - Closed to new investors											
Balanced Plus Fund ¹	3.41%	1.03%	6.67%	8.42%	8.38%	-4.04%	4.11%	16.25%	-16.18%	0.55%	7.74%
Balanced Fund	2.78%	1.01%	5.56%	5.64%	6.83%	-1.00%	4.13%	10.31%	-7.54%	1.51%	5.78%
International Bond Trust	1.83%	1.71%	5.10%	0.60%	4.47%	5.45%	5.75%	7.64%	0.39%	4.00%	3.27%
International Equity Trust	-0.41%	11.86%	8.32%	26.23%	5.28%	-12.00%	1.10%	4.32%	-26.09%	-3.00%	13.53%
Future Lifestyle Plan - Closed to new investors											
FLP Balanced Fund ²	3.69%	1.54%	7.13%	8.81%	9.03%	-2.68%	4.72%	11.97%	-11.23%	0.88%	8.05%
FLP Cash Fund	1.05%	1.95%	1.95%	1.49%	1.55%	1.79%	1.56%	--	--	--	--
FLP Conservative Fund ²	2.26%	1.36%	4.97%	3.34%	5.35%	1.70%	3.51%	8.16%	-4.75%	1.83%	5.39%
FLP Dynamic Growth Fund	4.12%	1.31%	7.97%	11.43%	10.21%	-5.07%	4.41%	13.99%	-16.78%	-0.07%	10.42%

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. 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 fees, if applicable.

¹ On 16 September 2016, the name of this fund changed from the Active Growth Fund to the Balanced Plus Fund.

² On 12 July 2016, the name of these funds changed from the Conservative Growth Fund and Balanced Growth Fund to the FLP Conservative Fund and FLP Balanced Fund respectively.

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Wealth Management New Zealand Limited, The New Zealand Guardian Trust Company Limited, the underlying fund managers, any related companies or any other person guarantees the schemes, any investment in the schemes, or any returns on an investment in the schemes, 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 the Future Lifestyle Plan or Personal Managed Funds, contact your Adviser, or AMP on 0800 081 081.

A disclosure statement is available on request and free of charge from your adviser.