# AMP KiwiSaver Scheme Returns

as at 31 October 2024

## Returns after total fund charges and before tax

| Fund Name | Unit Price | 1 Month | 3 Month | 6 Month | Year To Date | 1 Year | 2 Years (p.a) | 3 Years (p.a) | 5 Years (p.a) | 10 Years (p.a) |
|---|---|---|---|---|---|---|---|---|---|---|
| **Lifesteps Investment Programme** | | | | | | | | | | |
| AMP Conservative Fund | 2.1443 | 0.05% | 1.12% | 5.23% | 6.75% | 13.08% | 7.36% | 1.96% | 2.12% | 3.38% |
| AMP Moderate Fund | 2.1891 | 0.40% | 1.33% | 5.83% | 8.21% | 15.11% | 8.63% | 2.48% | 2.99% | 4.18% |
| AMP Moderate Balanced Fund | 2.2559 | 0.62% | 1.48% | 6.51% | 9.85% | 17.49% | 10.02% | 3.02% | 3.79% | 4.89% |
| AMP Balanced Fund | 2.4205 | 0.82% | 1.65% | 7.22% | 11.51% | 19.91% | 11.45% | 3.73% | 4.72% | 5.67% |
| AMP Growth Fund | 2.5205 | 1.35% | 2.10% | 8.47% | 14.30% | 23.99% | 13.70% | 4.89% | 6.29% | 7.00% |
| AMP Aggressive Fund | 2.5407 | 1.69% | 2.37% | 9.01% | 15.84% | 25.89% | 14.77% | 5.41% | 6.84% | 7.55% |
| **Diversified Funds** | | | | | | | | | | |
| AMP Defensive Conservative Fund | 1.9894 | -0.07% | 1.16% | 5.13% | 6.10% | 12.17% | 6.99% | 1.79% | 2.22% | 3.58% |
| AMP Balanced Fund No. 2 | 1.6088 | 0.81% | 1.65% | 7.20% | 11.47% | 19.85% | 11.39% | 3.70% | 4.91% | |
| Global Select Conservative Fund*** | 1.2877 | -0.30% | 1.64% | 4.93% | 4.58% | 11.58% | 6.28% | 0.62% | 2.16% | |
| Global Select Balanced Growth Fund*** | 3.0388 | 0.82% | 2.74% | 7.09% | 8.01% | 18.34% | 9.65% | 2.00% | 5.25% | 6.77% |
| Global Select Growth Fund*** | 1.7920 | 1.24% | 3.05% | 7.62% | 9.15% | 20.23% | 10.67% | 2.45% | 6.18% | |
| SuperLife Balanced Fund* | 1.6186 | 1.40% | 3.20% | 7.44% | 11.98% | 19.43% | 11.41% | 3.95% | 5.03% | |
| SuperLife Moderate Fund* | 1.3766 | 0.94% | 2.58% | 6.18% | 9.00% | 15.11% | 8.81% | 2.61% | 2.87% | |
| SuperLife Growth Fund* | 1.8176 | 1.76% | 3.72% | 8.45% | 14.20% | 22.95% | 13.43% | 4.96% | 6.44% | |
| Mercer Balanced Fund | 2.5644 | -0.05% | 1.48% | 6.03% | 8.78% | 17.07% | 9.44% | 2.49% | 4.50% | 5.93% |
| AMP Conservative Fund No. 2^ | 1.3462 | 0.05% | 1.13% | 5.28% | 6.67% | 13.26% | 7.17% | 1.41% | 2.35% | |
| AMP Balanced Fund No. 4^ | 2.4970 | 0.81% | 1.64% | 6.82% | 10.79% | 20.21% | 9.98% | 1.02% | 3.86% | 6.21% |
| AMP Growth Fund No. 2^ | 1.6762 | 1.34% | 2.07% | 6.68% | 12.89% | 23.88% | 11.87% | 0.95% | 5.36% | |
| Milford Conservative Fund | 1.1197 | -0.25% | 1.10% | 4.84% | 6.57% | 11.79% | 7.42% | | | |
| Milford Balanced Fund | 1.1642 | 0.53% | 0.32% | 4.29% | 8.54% | 15.32% | 9.20% | | | |
| Milford Active Growth Fund | 1.2042 | 0.62% | 0.55% | 5.34% | 11.16% | 20.70% | 12.67% | | | |
| Milford Aggressive Fund | 1.2612 | 0.01% | 0.16% | 5.43% | 14.22% | 25.97% | 13.66% | | | |

# AMP KiwiSaver Scheme Returns

as at 31 October 2024

## Returns after total fund charges and before tax

| Fund Name | Unit Price | 1 Month | 3 Month | 6 Month | Year To Date | 1 Year | 2 Years (p.a) | 3 Years (p.a) | 5 Years (p.a) | 10 Years (p.a) |
|---|---|---|---|---|---|---|---|---|---|---|
| **Single Sector Funds** | | | | | | | | | | |
| AMP Cash Fund | 1.7373 | 0.40% | 1.28% | 2.60% | 4.39% | 5.25% | 4.94% | 3.70% | 2.28% | 2.12% |
| AMP NZ Fixed Interest Fund | 1.0913 | -0.71% | 0.54% | 4.77% | 3.34% | 10.31% | 3.45% | -0.44% | -1.14% | |
| AMP Global Fixed Interest Fund | 1.0543 | -1.54% | 0.51% | 3.88% | 1.74% | 8.05% | 4.09% | -2.01% | -0.83% | |
| AMP International Shares Fund No. 3** | 1.3930 | -0.39% | 5.71% | 13.63% | 12.08% | 30.89% | 11.15% | -0.98% | 1.72% | |
| AMP Australasian Shares Fund | 1.7032 | 1.17% | 2.30% | 7.12% | 9.61% | 21.35% | 8.14% | 1.02% | 4.18% | |
| AMP International Shares Fund | 2.3441 | 1.67% | 2.61% | 11.08% | 20.53% | 32.44% | 19.45% | 8.61% | 10.55% | |
| AMP International Shares Fund No. 2 | 2.4954 | 1.66% | 2.78% | 11.33% | 20.82% | 32.72% | 19.65% | 8.77% | 11.32% | |

- The returns above are calculated in accordance with the Financial Market Conduct Regulations 2013 and guidance issued by the Financial Markets Authority.
- Returns after total fund charges and before tax are calculated based on unit price movements adjusted by total fund charges and tax credits, including a full allowance of any foreign tax credits.
- Past performance is not indicative of future performance and is not guaranteed by any party.

* From 28 August 2023 Smartshares Limited replaced ASB Group Investments Limited as the underlying fund manager of the SuperLife Growth Fund, SuperLife Balanced Fund, SuperLife Moderate Fund (previously known as the ASB Growth Fund, ASB Balanced Fund, ASB Moderate Fund).

**^ From** 24 May 2024 AMPWM replaced Nikko AM as the underlying fund manager for the AMP Conservative Fund No. 2, AMP Balanced Fund No. 4 and the AMP Growth Fund No. 2. The fund performance table relates to both AMPWM and Nikko AM.

****** From 17 October 2024 AMPWM replaced ANZ as the underlying fund manager of the AMP International Shares Fund No.3 (previously known as the ANZ Property Fund). The fund performance table relates to both AMPWM and ANZ.

*** On 17 October 2024 the ANZ Conservative Fund, ANZ Balanced Growth Fund and ANZ Growth Fund were renamed to the Global Select Conservative Fund, Global Select Balanced Growth Fund and Global Select Growth Fund and BlackRock Investment Management (Australia) Ltd (BlackRock®) replaced ANZ as the underlying investment manager of the funds. The performance table relates to both BlackRock® and ANZ. For more information please refer to our website, amp.co.nz/anz-2024.

***Disclaimer:***

- AMP Wealth Management New Zealand Limited is the manager and issuer of the AMP KiwiSaver Scheme.
- The information has been derived from sources believed to be accurate at the time of issue, however, none of AMP Wealth Management New Zealand Limited, the Supervisor, the underlying fund managers, any of their related companies, their directors, the Crown or any other person guarantees the Scheme, any investment in the Scheme, or any returns on an investment in the Scheme, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

**For a copy of the AMP KiwiSaver Scheme Product Disclosure Statements, please see our website with the link: https://www.amp.co.nz/amp/forms or alternatively contact Customer Services on 0800 267 5494.**

# AMP KiwiSaver Scheme Returns

as at 31 October 2024

## Returns after total fund charges and taxed at the highest rate

| Fund Name | Unit Price | 1 Month | 3 Month | 6 Month | Year To Date | 1 Year | 2 Years (p.a) | 3 Years (p.a) | 5 Years (p.a) | 10 Years (p.a) |
|---|---|---|---|---|---|---|---|---|---|---|
| **Lifesteps Investment Programme** | | | | | | | | | | |
| AMP Conservative Fund | 2.1443 | 0.27% | 0.89% | 4.24% | 5.83% | 10.77% | 6.01% | 1.65% | 1.83% | 2.80% |
| AMP Moderate Fund | 2.1891 | 0.63% | 1.09% | 4.89% | 7.32% | 12.89% | 7.25% | 2.12% | 2.61% | 3.56% |
| AMP Moderate Balanced Fund | 2.2559 | 0.89% | 1.23% | 5.61% | 9.01% | 15.31% | 8.63% | 2.61% | 3.31% | 4.23% |
| AMP Balanced Fund | 2.4205 | 1.13% | 1.39% | 6.36% | 10.73% | 17.76% | 10.04% | 3.29% | 4.16% | 4.97% |
| AMP Growth Fund | 2.5205 | 1.69% | 1.81% | 7.68% | 13.56% | 21.97% | 12.26% | 4.31% | 5.53% | 6.21% |
| AMP Aggressive Fund | 2.5407 | 2.07% | 2.08% | 8.29% | 15.09% | 23.97% | 13.31% | 4.76% | 6.00% | 6.73% |
| **Diversified Funds** | | | | | | | | | | |
| AMP Defensive Conservative Fund | 1.9894 | 0.13% | 0.91% | 4.04% | 5.10% | 9.72% | 5.55% | 1.43% | 1.87% | 2.91% |
| AMP Balanced Fund No. 2 | 1.6088 | 1.12% | 1.39% | 6.34% | 10.68% | 17.70% | 9.99% | 3.26% | 4.36% | |
| Global Select Conservative Fund*** | 1.2877 | -0.06% | 1.24% | 3.78% | 3.71% | 9.00% | 4.82% | 0.49% | 1.78% | |
| Global Select Balanced Growth Fund*** | 3.0388 | 1.23% | 2.25% | 6.01% | 7.35% | 15.89% | 8.12% | 1.68% | 4.48% | 5.90% |
| Global Select Growth Fund*** | 1.7920 | 1.68% | 2.52% | 6.59% | 8.53% | 17.91% | 9.13% | 2.08% | 5.26% | |
| SuperLife Balanced Fund* | 1.6186 | 1.28% | 2.67% | 6.63% | 11.19% | 18.00% | 10.31% | 3.68% | 4.60% | |
| SuperLife Moderate Fund* | 1.3766 | 0.65% | 2.00% | 5.27% | 8.05% | 13.69% | 7.77% | 2.46% | 2.67% | |
| SuperLife Growth Fund* | 1.8176 | 1.77% | 3.22% | 7.71% | 13.54% | 21.47% | 12.24% | 4.52% | 5.79% | |
| Mercer Balanced Fund* | 2.5644 | 0.37% | 1.18% | 5.22% | 8.19% | 15.06% | 8.18% | 2.28% | 3.95% | 5.19% |
| AMP Conservative Fund No. 2^ | 1.3462 | 0.27% | 0.90% | 4.27% | 5.67% | 10.93% | 5.71% | 0.99% | 2.01% | |
| AMP Balanced Fund No. 4^ | 2.4970 | 1.11% | 1.39% | 6.00% | 9.84% | 18.37% | 8.70% | 0.78% | 3.59% | 5.61% |
| AMP Growth Fund No. 2^ | 1.6762 | 1.68% | 1.78% | 6.13% | 12.09% | 22.50% | 10.74% | 0.73% | 5.02% | |
| Milford Conservative Fund | 1.1197 | -0.18% | 0.71% | 3.66% | 5.17% | 9.31% | 5.72% | | | |
| Milford Balanced Fund | 1.1642 | 0.37% | 0.08% | 3.66% | 7.57% | 13.90% | 8.05% | | | |
| Milford Active Growth Fund | 1.2042 | 0.37% | 0.23% | 4.76% | 10.20% | 19.17% | 11.39% | | | |
| Milford Aggressive Fund | 1.2612 | 0.03% | -0.02% | 4.90% | 13.43% | 24.32% | 12.53% | | | |

# AMP KiwiSaver Scheme Returns

as at 31 October 2024

## Returns after total fund charges and taxed at the highest rate

| Fund Name^ | Unit Price | 1 Month | 3 Month | 6 Month | Year To Date | 1 Year | 2 Years (p.a) | 3 Years (p.a) | 5 Years (p.a) | 10 Years (p.a) |
|---|---|---|---|---|---|---|---|---|---|---|
| **Single Sector Funds** | | | | | | | | | | |
| AMP Cash Fund | 1.7373 | 0.29% | 0.92% | 1.87% | 3.15% | 3.75% | 3.53% | 2.65% | 1.64% | 1.52% |
| AMP NZ Fixed Interest Fund | 1.0913 | -0.51% | 0.39% | 3.42% | 2.41% | 7.34% | 2.50% | -0.30% | -0.81% | |
| AMP Global Fixed Interest Fund | 1.0543 | -1.11% | 0.37% | 2.79% | 1.27% | 5.76% | 2.95% | -1.43% | -0.60% | |
| AMP International Shares Fund No. 3** | 1.3930 | 0.37% | 5.45% | 13.13% | 12.18% | 29.53% | 10.03% | -1.29% | 1.21% | |
| AMP Australasian Shares Fund | 1.7032 | 1.24% | 1.97% | 6.65% | 8.95% | 20.37% | 7.11% | 0.25% | 3.42% | |
| AMP International Shares Fund | 2.3441 | 2.34% | 2.29% | 10.40% | 20.11% | 30.57% | 17.95% | 8.07% | 9.53% | |
| AMP International Shares Fund No. 2 | 2.4954 | 2.34% | 2.46% | 10.65% | 20.41% | 30.85% | 18.15% | 8.23% | 10.28% | |

- The returns above are calculated in accordance with the Financial Market Conduct Regulations 2013 and guidance issued by the Financial Markets Authority.
- Returns after total fund charges and taxed at the highest rate are calculated based on unit price movements adjusted by total fund charges and taxed at the highest prescribed investor rate (PIR) for an individual New Zealand resident. Your tax may be lower.
- Past performance is not indicative of future performance and is not guaranteed by any party.

^ From 24 May 2024 AMPWM replaced Nikko AM as the underlying fund manager for the AMP Conservative Fund No. 2, AMP Balanced Fund No. 4 and the AMP Growth Fund No. 2. The fund performance table relates to both AMPWM and Nikko AM.
* From 28 August 2023 Smartshares Limited replaced ASB Group Investments Limited as the underlying fund manager of the SuperLife Growth Fund, SuperLife Balanced Fund, SuperLife Moderate Fund (previously known as the ASB Growth Fund, ASB Balanced Fund, ASB Moderate Fund).
****** From 17 October 2024 AMPWM replaced ANZ as the underlying fund manager of the AMP International Shares Fund No.3 (previously known as the ANZ Property Fund). The fund performance table relates to both AMPWM and ANZ.
*** On 17 October 2024 the ANZ Conservative Fund, ANZ Balanced Growth Fund and ANZ Growth Fund were renamed to the Global Select Conservative Fund, Global Select Balanced Growth Fund and Global Select Growth Fund and BlackRock Investment Management (Australia) Ltd (BlackRock®) replaced ANZ as the underlying investment manager of the funds. The performance table relates to both BlackRock® and ANZ. For more information please refer to our website, amp.co.nz/anz-2024.

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