

AMP KiwiSaver Scheme Returns

as at 31 December 2015



Fund Name	Inception Date	Unit Price	Performance to 31 Dec 2015 (%)					Performance to 31 Dec 2015 (% p.a.)					Performance for 12 months ending 31 Dec (%)					Since Inception % p.a.
			YTD (1 Jan 2015)	1 Month	3 Month	6 Month	1 Year	2 Years	3 Years	4 Years	5 Years	2014	2013	2012	2011	2010	2009	
Lifesteps Investment Programme																		
AMP Conservative Fund	Oct-2007	1.5587	3.03%	-0.52%	1.14%	0.10%	3.03%	5.33%	5.28%	5.91%	5.69%	7.67%	5.20%	7.81%	4.82%	6.00%	6.20%	5.53%
AMP Moderate Fund	Oct-2007	1.4752	2.84%	-0.67%	1.97%	-0.54%	2.84%	5.56%	6.17%	6.95%	6.10%	8.35%	7.42%	9.32%	2.73%	6.21%	8.13%	4.83%
AMP Moderate Balanced Fund	Oct-2007	1.4271	2.97%	-0.74%	2.59%	-0.75%	2.97%	5.87%	6.96%	7.93%	6.46%	8.86%	9.17%	10.92%	0.76%	6.46%	10.10%	4.41%
AMP Balanced Fund	Oct-2007	1.4219	2.77%	-0.85%	3.13%	-1.31%	2.77%	5.98%	7.56%	8.75%	6.95%	9.29%	10.79%	12.42%	0.05%	6.59%	11.59%	4.36%
AMP Growth Fund	Oct-2007	1.3102	2.40%	-1.12%	4.19%	-2.28%	2.40%	6.14%	8.68%	10.01%	7.24%	10.01%	13.96%	14.10%	-3.15%	6.97%	14.01%	3.33%
AMP Aggressive Fund	Oct-2007	1.2578	2.39%	-1.13%	4.93%	-2.61%	2.39%	6.36%	9.44%	10.96%	7.52%	10.49%	15.85%	15.65%	-5.19%	7.14%	15.89%	2.82%
Conservative																		
Cash Fund	Oct-2007	1.4237	3.53%	0.24%	0.73%	1.56%	3.53%	3.57%	3.46%	3.42%	3.45%	3.61%	3.24%	3.32%	3.57%	3.92%	4.18%	4.37%
AMP Default Fund	Oct-2007	1.4717	4.32%	-0.16%	1.89%	1.25%	4.32%	5.70%	5.83%	5.98%	5.27%	7.10%	6.09%	6.45%	2.47%	4.94%	6.78%	4.80%
Balanced																		
ANZ Balanced Plus Fund	Oct-2007	1.7340	7.77%	-0.73%	4.55%	1.92%	7.77%	10.09%	11.68%	12.56%	10.35%	12.45%	14.95%	15.24%	1.93%	7.68%	16.20%	6.90%
Fisher Balanced Fund	Oct-2007	1.5518	6.45%	-0.15%	4.26%	2.56%	6.45%	8.71%	9.01%	9.87%	7.69%	11.02%	9.60%	12.51%	-0.62%	8.39%	13.18%	5.47%
Nikko AM Balanced Fund	Oct-2007	1.5453	10.62%	-0.18%	3.69%	3.54%	10.62%	10.74%	11.36%	11.66%	9.26%	10.87%	12.60%	12.56%	0.17%	6.96%	14.33%	5.42%

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

The returns are based on the percentage change in the unit price of each fund for the period specified. They are not the returns individual investors will receive as this will depend on the prices at which units are purchased on the date of each individual contribution. Changes in the unit prices reflect changes in the market values of the assets within each fund and the deduction of annual management fees.

No allowance has been made for administration or monthly member fees.* Returns displayed are after annual management fees but before tax. This method is based on the PIE (portfolio investment entity) tax regime whereby individual investors will have tax paid on their behalf at their PIR (prescribed investor rate).

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 New Zealand Guardian Trust Company Limited, 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

* The Administration fee is charged as a percentage (currently 0.150% for the Default Fund and 0.525% for all other Funds) of the gross asset value of each Fund and is deducted each month by cashing up units from a member's account. The Member fee is currently \$1.95 per month per member and is deducted each month by cashing up units from a member's account.

For a copy of the AMP KiwiSaver Scheme Investment Statement, please see the KiwiSaver section of the amp.co.nz website or alternatively contact Customer Services on 0800 808 267.