

AMP KiwiSaver Scheme Returns

as at 31 October 2016



Fund Name	Inception Date	Unit Price	Performance to 31 Oct 2016					Performance to 31 Oct 2016 (p.a)					Performance for 12 months ending 31 December					Since Inception p.a.
			YTD (1 Jan 2016)	1 Month	3 Month	6 Month	1 Year	2 Years	3 Years	4 Years	5 Years	2015	2014	2013	2012	2011	2010	
Single Sector Funds																		
AMP Cash Fund	Oct-2007	1.4533	2.08%	0.19%	0.58%	1.20%	2.59%	3.13%	3.24%	3.26%	3.27%	3.53%	3.61%	3.24%	3.32%	3.57%	3.92%	4.20%
AMP New Zealand Fixed Interest Fund**	Jul-2016	0.9925	-0.75%	-0.76%	-0.75%													-0.75%
AMP International Fixed Interest Fund**	Jul-2016	0.9952	-0.48%	-0.66%	-0.48%													-0.48%
AMP Property Fund**	Jul-2016	0.9269	-7.31%	-5.11%	-7.31%													-7.31%
AMP Australasian Shares Fund**	Jul-2016	0.9706	-2.94%	-3.27%	-2.94%													-2.94%
AMP International Shares Fund**	Jul-2016	1.0038	0.38%	-0.18%	0.38%													0.38%
AMP Passive International Shares Fund**	Jul-2016	1.0026	0.26%	-0.15%	0.26%													0.26%

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).

* On 30 June 2016, Cash Fund was renamed as AMP Cash Fund and on 28 July 2016 the ANZ Balanced Plus Fund was renamed the ANZ Balanced Growth Fund.

** Historical performance information is not available for these funds as they were established on 28 July 2016.

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 or omission.

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.

AMP Wealth Management New Zealand Limited is the manager and issuer of the AMP KiwiSaver Scheme.

For a copy of the AMP KiwiSaver Scheme Product Disclosure Statement and Fund Update Booklet, please see the KiwiSaver section of the amp.co.nz website or alternatively contact Customer Services on 0800 267 5494.