

AMP KiwiSaver Scheme Returns

as at 30 November 2018



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	1.7676	-0.17%	-1.73%	0.32%	0.78%	1.02%	3.87%	3.66%	4.32%	5.01%
AMP Moderate Fund	1.7126	-0.24%	-2.74%	-0.14%	0.39%	0.80%	4.94%	4.48%	4.96%	5.73%
AMP Moderate Balanced Fund	1.6850	-0.27%	-3.43%	-0.41%	0.19%	0.70%	5.74%	5.09%	5.49%	6.36%
AMP Balanced Fund	1.7129	-0.29%	-4.18%	-0.72%	-0.01%	0.61%	6.66%	5.80%	6.01%	7.04%
AMP Growth Fund	1.6335	-0.36%	-5.58%	-1.29%	-0.43%	0.47%	8.34%	7.00%	6.90%	7.87%
AMP Aggressive Fund	1.5953	-0.34%	-6.24%	-1.59%	-0.70%	0.31%	9.16%	7.66%	7.40%	8.44%
Diversified Funds										
AMP Default Fund	1.6679	-0.13%	-1.44%	0.59%	1.52%	1.87%	4.23%	4.14%	4.82%	4.98%
AMP Responsible Investment Balanced Fund	1.1298	0.15%	-3.72%	-0.22%	0.11%	0.87%	6.47%			
ANZ Conservative Fund	1.0622	0.32%	-1.53%	-0.04%	0.62%	0.92%	3.36%			
ANZ Balanced Growth Fund	2.0782	0.87%	-4.69%	-1.06%	0.03%	1.06%	7.43%	5.68%	7.59%	9.32%
ANZ Growth Fund	1.1629	1.01%	-5.84%	-1.54%	-0.36%	0.88%	8.50%			
ASB Balanced Fund	1.1379	0.75%	-3.84%	-0.24%	0.31%	1.47%	6.86%			
ASB Moderate Fund	1.0985	0.48%	-2.41%	0.34%	0.85%	1.61%	5.07%			
ASB Growth Fund	1.1816	1.06%	-4.89%	-0.49%	0.24%	1.69%	8.57%			
Mercer Balanced Fund*	1.8820	0.59%	-2.62%	0.74%	2.35%	3.08%	6.72%	6.26%	7.24%	7.92%
Nikko AM Conservative Fund	1.1035	0.53%	-1.43%	1.08%	2.43%	2.97%	5.57%			
Nikko AM Balanced Fund	1.8985	0.92%	-4.05%	-0.45%	1.96%	2.90%	8.71%	6.76%	8.51%	8.84%
Nikko AM Growth Fund	1.1818	1.28%	-6.29%	-1.98%	1.59%	2.54%	9.74%			
Goals Based Funds										
AMP Income Generator Fund	1.0779	-0.55%	-3.15%	0.02%	-0.12%	1.18%	4.59%			
AMP Global Multi-Asset Fund	1.0714	-0.70%	-3.15%	-2.26%	-2.01%	-1.97%	2.46%			

AMP KiwiSaver Scheme Returns

as at 30 November 2018



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	1.5175	0.12%	0.39%	0.79%	1.41%	1.53%	1.56%	1.70%	2.23%	2.70%
AMP New Zealand Fixed Interest Fund	1.0659	-0.12%	0.22%	1.98%	2.79%	3.02%	3.64%			
AMP International Fixed Interest Fund	1.0034	-0.06%	-0.80%	-0.42%	-0.97%	-1.19%	0.59%			
AMP Property Fund	1.0606	2.22%	-1.44%	2.94%	2.80%	4.82%	7.14%			
AMP Australasian Shares Fund	1.1774	-1.15%	-7.26%	-0.69%	0.65%	3.27%	9.48%			
AMP International Shares Fund	1.2587	-0.26%	-7.97%	-2.82%	-1.47%	-0.55%	10.23%			
AMP Passive International Shares Fund	1.2778	0.23%	-6.85%	-0.95%	0.92%	1.69%	11.24%			

- 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 25 June 2018 Mercer (N.Z.) Limited replaced Fisher Funds Management Limited as the underlying fund manager of the Mercer Balanced Fund (previously known as the Fisher Balanced Fund).

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 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.

For a copy of the AMP KiwiSaver Scheme Product Disclosure Statement and Fund Update Booklet, 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 30 November 2018



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	1.7676	-0.24%	-1.84%	0.04%	0.34%	0.52%	3.23%	2.86%	3.40%	3.81%
AMP Moderate Fund	1.7126	-0.37%	-2.91%	-0.44%	-0.09%	0.23%	4.26%	3.57%	4.04%	4.47%
AMP Moderate Balanced Fund	1.6850	-0.44%	-3.65%	-0.72%	-0.34%	0.06%	5.02%	4.11%	4.56%	5.04%
AMP Balanced Fund	1.7129	-0.52%	-4.47%	-1.06%	-0.58%	-0.12%	5.88%	4.71%	5.05%	5.62%
AMP Growth Fund	1.6335	-0.68%	-5.99%	-1.68%	-1.12%	-0.44%	7.45%	5.74%	5.93%	6.41%
AMP Aggressive Fund	1.5953	-0.71%	-6.70%	-2.00%	-1.43%	-0.67%	8.24%	6.32%	6.43%	6.93%
Diversified Funds										
AMP Default Fund	1.6679	-0.23%	-1.61%	0.23%	0.91%	1.17%	3.46%	3.17%	3.75%	3.80%
AMP Responsible Investment Balanced Fund	1.1298	-0.12%	-4.05%	-0.53%	-0.40%	0.15%	5.83%			
ANZ Conservative Fund	1.0622	0.17%	-1.64%	-0.21%	0.27%	0.49%	2.80%			
ANZ Balanced Growth Fund	2.0782	0.43%	-5.06%	-1.35%	-0.57%	0.19%	6.60%	4.56%	6.49%	7.82%
ANZ Growth Fund	1.1629	0.47%	-6.28%	-1.87%	-1.01%	-0.10%	7.62%			
ASB Balanced Fund	1.1379	0.34%	-4.33%	-0.67%	-0.32%	0.63%	6.15%			
ASB Moderate Fund	1.0985	0.22%	-2.75%	-0.07%	0.25%	0.86%	4.37%			
ASB Growth Fund	1.1816	0.45%	-5.61%	-1.01%	-0.55%	0.57%	7.77%			
Mercer Balanced Fund*	1.8820	0.22%	-3.06%	0.30%	1.68%	2.33%	5.79%	5.22%	6.19%	6.62%
Nikko AM Conservative Fund	1.1035	0.43%	-1.57%	0.67%	1.83%	2.26%	4.67%			
Nikko AM Balanced Fund	1.8985	0.67%	-4.32%	-0.90%	1.32%	2.09%	7.79%	5.74%	7.35%	7.50%
Nikko AM Growth Fund	1.1818	0.90%	-6.62%	-2.36%	1.08%	1.85%	8.90%			
Goals Based Funds										
AMP Income Generator Fund	1.0779	-0.54%	-3.18%	-0.23%	-0.49%	0.75%	3.73%			
AMP Global Multi-Asset Fund	1.0714	-1.22%	-4.05%	-3.13%	-3.64%	-3.66%	1.76%			

AMP KiwiSaver Scheme Returns

as at 30 November 2018



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	1.5175	0.09%	0.28%	0.57%	1.01%	1.10%	1.12%	1.22%	1.60%	1.92%
AMP New Zealand Fixed Interest Fund	1.0659	-0.09%	0.16%	1.42%	2.00%	2.17%	2.60%			
AMP International Fixed Interest Fund	1.0034	-0.05%	-0.59%	-0.31%	-0.72%	-0.90%	0.40%			
AMP Property Fund	1.0606	2.10%	-1.71%	2.44%	1.99%	3.86%	6.26%			
AMP Australasian Shares Fund	1.1774	-1.31%	-7.69%	-1.26%	-0.40%	2.17%	8.46%			
AMP International Shares Fund	1.2587	-1.03%	-8.73%	-3.22%	-2.15%	-1.76%	9.32%			
AMP Passive International Shares Fund	1.2778	-0.52%	-7.64%	-1.42%	0.10%	0.35%	10.21%			

- 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 25 June 2018 Mercer (N.Z.) Limited replaced Fisher Funds Management Limited as the underlying fund manager of the Mercer Balanced Fund (previously known as the Fisher Balanced Fund).

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 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.

For a copy of the AMP KiwiSaver Scheme Product Disclosure Statement and Fund Update Booklet, please see our website with the link: <https://www.amp.co.nz/amp/forms> or alternatively contact Customer Services on 0800 267 5494.