

# Premium and Classic Investments, diversified funds: Rolling period returns

as at 30 September 2014



Portfolio name	Inception date	Unit price	Return (% per period)			Return (% per annum)			
			1 month	3 month	6 month	1 year	3 year	5 year	Since inception
Classic Investments Personal Unit Trust - closed to new investors from 1 July 2011									
Select Cash <sup>^</sup>	09/08/04	1.2503	0.3%	0.9%	1.5%	2.8%	2.6%	2.6%	4.4%
Select Income	09/08/04	1.4809	0.0%	1.6%	2.7%	4.0%	3.2%	4.2%	5.7%
Select Conservative	09/08/04	1.5813	-0.1%	1.6%	3.6%	6.1%	5.8%	5.2%	5.5%
Select Balanced	09/08/04	1.5044	-0.4%	2.2%	5.4%	9.1%	10.2%	7.0%	5.2%
Select Growth	09/08/04	1.4004	-0.6%	2.6%	6.8%	11.8%	13.7%	8.2%	4.7%
Dynamic Markets Conservative	09/08/04	1.5680	-0.1%	1.6%	3.6%	5.8%	5.7%	5.0%	5.5%
Dynamic Markets Balanced	09/08/04	1.5938	-0.4%	2.2%	5.4%	9.0%	10.1%	6.9%	6.2%
Dynamic Markets Growth	09/08/04	1.5784	-0.6%	2.6%	6.8%	11.7%	13.6%	8.2%	6.6%
Classic Investments Personal Superannuation Scheme - closed to new investors from 1 July 2011									
Select Cash <sup>^</sup>	09/08/04	1.3875	0.3%	0.9%	1.6%	2.8%	2.6%	2.7%	4.5%
Select Income	09/08/04	1.5879	0.1%	1.6%	2.8%	4.0%	3.2%	4.3%	5.6%
Select Conservative	09/08/04	1.6041	-0.1%	1.6%	3.6%	6.1%	5.9%	5.1%	5.8%
Select Balanced	09/08/04	1.5599	-0.4%	2.3%	5.5%	9.2%	10.3%	7.1%	5.8%
Select Growth	09/08/04	1.4604	-0.6%	2.6%	6.8%	11.8%	13.8%	8.3%	5.4%
Dynamic Markets Conservative	09/08/04	1.6132	-0.1%	1.6%	3.5%	6.0%	5.8%	5.1%	5.9%
Dynamic Markets Balanced	09/08/04	1.6098	-0.4%	2.2%	5.4%	9.0%	10.2%	7.0%	6.3%
Dynamic Markets Growth	09/08/04	1.5483	-0.6%	2.6%	6.8%	11.6%	13.7%	8.1%	6.3%
Lifesteps Growth	09/08/04	1.5546	-0.6%	2.4%	6.3%	10.9%	12.4%	7.8%	6.1%
Lifesteps Progression	09/08/04	1.6265	-0.4%	2.2%	5.4%	9.2%	10.3%	7.1%	6.4%
Lifesteps Consolidation	09/08/04	1.5539	-0.3%	2.1%	4.9%	8.3%	8.9%	6.4%	5.7%
Lifesteps Stability	09/08/04	1.5973	-0.2%	1.9%	4.4%	7.3%	7.5%	5.8%	6.0%
Lifesteps Maturity	09/08/04	1.5386	-0.1%	1.6%	3.6%	6.0%	5.8%	5.1%	5.4%

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 adjusted for Portfolio Investment Entity ("PIE") tax credits over the period, calculated by Morningstar, Inc, using information provided to Morningstar by the relevant fund manager.

The Morningstar, Inc 'Total Return' methodology used to calculate these returns assumes all income is reinvested into the fund. It is therefore a combined measure of both capital growth and income. All returns are expressed in New Zealand dollar terms, and as such are the returns to New Zealand investors. Returns shown for periods of up to one year are for the period stated, while 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, but before PIE tax is deducted at the investor's Prescribed Investor Rate. No allowance has been made for any entry fees. Returns prior to 1 October 2007 (the date the Personal Unit Trust ('Trust') and the Personal Superannuation Scheme ('Scheme') became PIEs) are 'grossed up' to approximate pre-tax returns.

<sup>^</sup> On 20 September 2012 the name of the Select Cash Enhanced Portfolio changed to Select Cash. Prior to 28 June 2010 (the date the underlying investment fund became a PIE) the returns for the Select Cash Portfolio are 'grossed up' to account for the tax paid by the underlying fund.

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Services (NZ) Limited, The New Zealand Guardian Trust Company Limited, the underlying fund managers, any related companies or any other person guarantees the Trust or Scheme, any investment in the Trust or Scheme, or any returns on an investment in the Trust or 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 Premium Investments Investment Statement please visit [www.amp.co.nz](http://www.amp.co.nz). Alternatively, and for more information on Classic Investments, contact your Adviser, or AMP on 0800 808 267 (+64 4 498 8000).

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# Premium and Classic Investments, diversified funds: Calendar year returns

as at 30 September 2014



Portfolio name	Return (% year-to-date)	Return (% calendar year)								
		2013	2012	2011	2010	2009	2008	2007	2006	2005
Classic Investments Personal Unit Trust - closed to new investors from 1 July 2011										
Select Cash <sup>^</sup>	2.2%	2.4%	2.5%	2.8%	2.6%	2.8%	7.9%	6.6%	7.0%	5.9%
Select Income	3.6%	-0.7%	4.1%	9.2%	4.7%	3.0%	14.6%	4.6%	5.4%	7.3%
Select Conservative	5.0%	3.9%	6.4%	3.9%	5.1%	4.0%	4.7%	4.1%	8.4%	8.2%
Select Balanced	6.9%	9.7%	11.0%	-0.4%	5.9%	8.6%	-12.1%	3.0%	11.0%	9.0%
Select Growth	8.4%	15.1%	14.3%	-5.3%	6.6%	12.0%	-26.1%	2.9%	13.7%	11.7%
Dynamic Markets Conservative	4.8%	3.7%	6.5%	3.9%	5.0%	3.9%	4.6%	4.8%	7.4%	7.4%
Dynamic Markets Balanced	6.8%	9.6%	11.0%	-0.6%	5.9%	8.5%	-12.3%	5.3%	12.0%	16.1%
Dynamic Markets Growth	8.4%	15.0%	14.3%	-5.3%	6.6%	12.5%	-26.2%	5.7%	15.2%	27.5%
Classic Investments Personal Superannuation Scheme - closed to new investors from 1 July 2011										
Select Cash <sup>^</sup>	2.2%	2.5%	2.6%	2.8%	2.6%	3.0%	7.9%	6.6%	6.8%	6.5%
Select Income	3.6%	-0.6%	4.1%	9.2%	4.7%	3.2%	14.6%	4.9%	5.2%	
Select Conservative	4.9%	3.9%	6.5%	4.0%	5.1%	4.1%	4.7%	4.0%	9.9%	9.3%
Select Balanced	6.9%	9.9%	11.2%	-0.4%	5.9%	8.7%	-12.2%	4.2%	13.7%	10.6%
Select Growth	8.4%	15.3%	14.5%	-5.3%	6.7%	12.3%	-26.1%	4.4%	17.6%	12.9%
Dynamic Markets Conservative	4.8%	3.8%	6.5%	3.9%	5.1%	3.9%	4.6%	4.5%	9.7%	11.4%
Dynamic Markets Balanced	6.8%	9.7%	11.0%	-0.3%	6.0%	8.7%	-12.1%	6.0%	17.1%	
Dynamic Markets Growth	8.3%	14.9%	14.4%	-5.2%	6.4%	12.3%	-26.2%	6.3%	23.0%	16.6%
Lifesteps Growth	7.8%	13.3%	12.9%	-3.3%	6.2%	10.7%	-21.0%	5.2%	19.2%	14.7%
Lifesteps Progression	6.9%	9.9%	11.1%	-0.3%	5.9%	8.7%	-12.0%	5.2%	16.5%	13.6%
Lifesteps Consolidation	6.3%	8.1%	9.7%	0.2%	5.8%	7.6%	-9.3%	4.7%	13.7%	10.3%
Lifesteps Stability	5.7%	6.1%	8.2%	2.1%	5.5%	5.8%	-2.9%	4.8%	12.0%	
Lifesteps Maturity	4.9%	3.9%	6.5%	4.0%	5.0%	3.9%	4.7%	4.4%	9.6%	

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