

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

as at 31 August 2015



| Portfolio name  | Inception date | Unit price | Return (% per period) |         |         | Return (% per annum) |        |        |
|---|----------------|------------|-----------------------|---------|---------|----------------------|--------|--------|
|   |                |            | 1 month               | 3 month | 6 month | 1 year               | 3 year | 5 year |
| Classic Investments Personal Unit Trust - closed to new investors from 1 July 2011            |                |            |                       |         |         |                      |        |        |
| Select Cash <sup>^</sup>  | 09/08/04       | 1.2865     | 0.22%                 | 0.71%   | 1.56%   | 3.18%                | 2.79%  | 2.79%  |
| Select Income   | 09/08/04       | 1.5733     | 0.31%                 | 2.03%   | 2.56%   | 6.28%                | 3.37%  | 4.37%  |
| Select Conservative   | 09/08/04       | 1.6329     | -1.11%                | -0.95%  | -0.24%  | 3.23%                | 4.82%  | 5.02%  |
| Select Balanced   | 09/08/04       | 1.5440     | -3.04%                | -3.45%  | -2.14%  | 2.39%                | 7.85%  | 7.31%  |
| Select Growth   | 09/08/04       | 1.4250     | -4.78%                | -5.77%  | -3.94%  | 1.30%                | 10.32% | 8.87%  |
| Dynamic Markets Conservative  | 09/08/04       | 1.6212     | -1.00%                | -0.82%  | -0.12%  | 3.35%                | 4.75%  | 4.97%  |
| Dynamic Markets Balanced  | 09/08/04       | 1.6365     | -3.08%                | -3.52%  | -2.21%  | 2.43%                | 7.83%  | 7.26%  |
| Dynamic Markets Growth  | 09/08/04       | 1.6073     | -4.68%                | -5.68%  | -3.82%  | 1.41%                | 10.27% | 8.84%  |
| Classic Investments Personal Superannuation Scheme - closed to new investors from 1 July 2011 |                |            |                       |         |         |                      |        |        |
| Select Cash <sup>^</sup>  | 09/08/04       | 1.4281     | 0.22%                 | 0.73%   | 1.54%   | 3.22%                | 2.84%  | 2.84%  |
| Select Income   | 09/08/04       | 1.6832     | 0.34%                 | 1.98%   | 2.48%   | 6.06%                | 3.34%  | 4.35%  |
| Select Conservative   | 09/08/04       | 1.6573     | -1.11%                | -0.93%  | -0.25%  | 3.28%                | 4.86%  | 5.06%  |
| Select Balanced   | 09/08/04       | 1.6014     | -3.10%                | -3.52%  | -2.23%  | 2.42%                | 7.95%  | 7.40%  |
| Select Growth   | 09/08/04       | 1.4872     | -4.81%                | -5.77%  | -3.93%  | 1.38%                | 10.42% | 8.96%  |
| Dynamic Markets Conservative  | 09/08/04       | 1.6663     | -1.10%                | -0.95%  | -0.30%  | 3.26%                | 4.79%  | 5.02%  |
| Dynamic Markets Balanced  | 09/08/04       | 1.6529     | -3.09%                | -3.50%  | -2.20%  | 2.43%                | 7.86%  | 7.33%  |
| Dynamic Markets Growth  | 09/08/04       | 1.5761     | -4.81%                | -5.77%  | -3.93%  | 1.35%                | 10.28% | 8.84%  |
| Lifesteps Growth  | 09/08/04       | 1.5875     | -4.19%                | -5.05%  | -3.36%  | 1.68%                | 9.43%  | 8.32%  |
| Lifesteps Progression   | 09/08/04       | 1.6698     | -3.10%                | -3.52%  | -2.22%  | 2.43%                | 7.96%  | 7.39%  |
| Lifesteps Consolidation   | 09/08/04       | 1.6042     | -2.31%                | -2.51%  | -1.38%  | 3.06%                | 7.17%  | 6.69%  |
| Lifesteps Stability   | 09/08/04       | 1.6440     | -2.00%                | -2.08%  | -1.13%  | 2.80%                | 5.99%  | 5.89%  |
| Lifesteps Maturity  | 09/08/04       | 1.5901     | -1.09%                | -0.91%  | -0.23%  | 3.31%                | 4.85%  | 5.06%  |

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.

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.

<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 more information on Classic Investments, contact your Adviser, or AMP on 0800 808 267 (+64 4 498 8000).**

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

as at 31 August 2015



| Portfolio name  | Return<br>(% year-to-date) | Return (% calendar year) |        |        |        |       |        |         |
|---|----------------------------|--------------------------|--------|--------|--------|-------|--------|---------|
|   |                            | 2014                     | 2013   | 2012   | 2011   | 2010  | 2009   | 2008    |
| Classic Investments Personal Unit Trust - closed to new investors from 1 July 2011            |                            |                          |        |        |        |       |        |         |
| Select Cash <sup>^</sup>  | 2.09%                      | 3.04%                    | 2.39%  | 2.51%  | 2.78%  | 2.80% | 3.14%  | 8.14%   |
| Select Income   | 4.06%                      | 5.82%                    | -0.72% | 4.09%  | 9.20%  | 4.72% | 2.96%  | 15.15%  |
| Select Conservative   | 1.89%                      | 6.42%                    | 3.84%  | 6.45%  | 3.88%  | 5.08% | 3.99%  | 4.73%   |
| Select Balanced   | 1.43%                      | 8.27%                    | 9.65%  | 11.02% | -0.40% | 5.87% | 8.57%  | -12.02% |
| Select Growth   | 0.82%                      | 9.61%                    | 15.08% | 14.29% | -5.31% | 6.58% | 11.98% | -25.99% |
| Dynamic Markets Conservative  | 2.04%                      | 6.20%                    | 3.66%  | 6.49%  | 3.86%  | 4.99% | 3.86%  | 4.59%   |
| Dynamic Markets Balanced  | 1.45%                      | 8.25%                    | 9.62%  | 11.01% | -0.55% | 5.90% | 8.49%  | -12.22% |
| Dynamic Markets Growth  | 0.91%                      | 9.51%                    | 14.93% | 14.25% | -5.33% | 6.60% | 12.47% | -26.09% |
| Classic Investments Personal Superannuation Scheme - closed to new investors from 1 July 2011 |                            |                          |        |        |        |       |        |         |
| Select Cash <sup>^</sup>  | 2.08%                      | 3.07%                    | 2.48%  | 2.58%  | 2.84%  | 2.82% | 3.27%  | 8.17%   |
| Select Income   | 3.86%                      | 5.77%                    | -0.62% | 4.11%  | 9.24%  | 4.73% | 3.22%  | 15.21%  |
| Select Conservative   | 1.91%                      | 6.45%                    | 3.85%  | 6.55%  | 3.95%  | 5.07% | 4.09%  | 4.71%   |
| Select Balanced   | 1.43%                      | 8.34%                    | 9.87%  | 11.18% | -0.40% | 5.92% | 8.66%  | -12.09% |
| Select Growth   | 0.83%                      | 9.64%                    | 15.26% | 14.45% | -5.28% | 6.66% | 12.29% | -25.98% |
| Dynamic Markets Conservative  | 1.92%                      | 6.30%                    | 3.81%  | 6.55%  | 3.89%  | 5.10% | 3.87%  | 4.67%   |
| Dynamic Markets Balanced  | 1.46%                      | 8.23%                    | 9.70%  | 11.01% | -0.33% | 5.94% | 8.71%  | -12.01% |
| Dynamic Markets Growth  | 0.82%                      | 9.57%                    | 14.85% | 14.42% | -5.25% | 6.34% | 12.27% | -26.11% |
| Lifesteps Growth  | 0.97%                      | 9.16%                    | 13.26% | 12.90% | -3.27% | 6.17% | 10.73% | -20.93% |
| Lifesteps Progression   | 1.43%                      | 8.31%                    | 9.89%  | 11.13% | -0.30% | 5.91% | 8.67%  | -11.89% |
| Lifesteps Consolidation   | 1.85%                      | 7.86%                    | 8.07%  | 9.72%  | 0.17%  | 5.74% | 7.59%  | -9.27%  |
| Lifesteps Stability   | 1.59%                      | 7.17%                    | 6.12%  | 8.18%  | 2.11%  | 5.52% | 5.77%  | -2.80%  |
| Lifesteps Maturity  | 1.94%                      | 6.38%                    | 3.86%  | 6.51%  | 3.98%  | 4.98% | 3.93%  | 4.75%   |

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