

# The New Zealand Retirement Trust Returns

as at 30 June 2014



Fund Name	Inception Date	Unit Price	Performance to 30 Jun 2014 (%)				Performance to 30 Jun 2014 (% p.a.)				YTD (1 Jan 2014) %	Performance for 12 months ending 31 Dec (%)					
			1 Month	3 Month	6 Month	1 Year	2 Years	3 Years	4 Years	5 Years		2013	2012	2011	2010	2009	2008
<b>AMP Diversified and Lifesteps Funds <sup>2</sup></b>																	
AMP Conservative Fund <sup>3</sup>	15/12/95	2.3246	0.23%	2.38%	3.99%	7.68%	7.06%	6.25%	6.60%	6.64%	3.99%	4.88%	7.88%	4.82%	6.02%	6.26%	5.02%
AMP Moderate Fund	12/05/04	1.7596	0.31%	2.90%	4.53%	9.82%	9.15%	7.16%	7.46%	7.36%	4.53%	7.01%	9.35%	2.66%	6.17%	8.21%	-2.49%
AMP Moderate Balanced Fund	15/04/04	1.7465	0.36%	3.25%	4.89%	11.17%	10.94%	7.88%	8.20%	8.00%	4.89%	8.71%	10.87%	0.64%	6.42%	10.21%	-9.02%
AMP Balanced Fund	13/10/95	2.3467	0.43%	3.63%	5.29%	12.68%	12.52%	8.89%	9.14%	8.79%	5.29%	10.25%	12.43%	-0.04%	6.63%	11.80%	-13.06%
AMP Growth Fund	30/04/04	1.7271	0.61%	4.40%	6.04%	15.70%	15.47%	9.87%	10.10%	9.62%	6.04%	13.35%	14.05%	-3.33%	6.90%	14.34%	-21.88%
AMP Aggressive Fund <sup>3</sup>	13/10/95	2.4145	0.67%	4.77%	6.49%	17.33%	17.44%	10.64%	10.89%	10.31%	6.49%	15.22%	15.63%	-5.27%	7.15%	16.42%	-27.89%
<b>Conservative / Moderately Conservative</b>																	
Cash Fund	10/10/07	1.3440	0.28%	0.86%	1.65%	3.21%	3.25%	3.26%	3.44%	3.50%	1.65%	3.18%	3.30%	3.55%	3.91%	4.18%	8.78%
AMP Capital Assured Fund	13/10/95	2.0566	0.42%	1.34%	2.56%	4.62%	3.51%	3.21%	3.26%	3.25%	2.56%	3.33%	2.25%	3.21%	3.33%	3.11%	4.77%
<b>Balanced</b>																	
ASB Balanced Fund	07/09/00	1.5228	-0.19%	2.87%	3.81%	10.65%	12.02%	8.71%	8.86%	9.59%	3.81%	12.10%	11.01%	0.10%	8.13%	14.58%	-17.05%
ANZ Balanced Plus Fund <sup>3</sup>	06/04/00	1.8825	0.28%	3.32%	4.79%	14.44%	15.71%	11.12%	11.36%	11.72%	4.79%	14.81%	15.38%	1.85%	7.83%	16.32%	-16.22%
Fisher Balanced Fund <sup>3</sup>	26/01/04	1.8658	0.83%	3.20%	5.92%	13.87%	12.59%	8.92%	8.50%	9.42%	5.92%	9.60%	12.50%	-0.59%	8.36%	13.62%	-12.90%
Tyndall Balanced Fund	16/10/97	1.9027	0.23%	2.40%	3.95%	11.40%	12.36%	8.64%	8.70%	9.50%	3.95%	12.03%	12.72%	0.14%	7.08%	14.80%	-18.54%
<b>Single Sector Funds</b>																	
NZ Fixed Interest Fund	25/11/13	1.0240	-0.48%	1.35%	2.11%	-	-	-	-	-	2.11%	-	-	-	-	-	-
International Fixed Interest Fund	25/11/13	1.0174	0.22%	0.74%	1.45%	-	-	-	-	-	1.45%	-	-	-	-	-	-
Property Fund	25/11/13	1.0367	1.15%	2.66%	3.38%	-	-	-	-	-	3.38%	-	-	-	-	-	-
Australasian Shares Fund	25/11/13	0.9966	-1.62%	-1.15%	-0.53%	-	-	-	-	-	-0.53%	-	-	-	-	-	-
International Shares Fund	25/11/13	1.0131	0.11%	0.56%	1.13%	-	-	-	-	-	1.13%	-	-	-	-	-	-
Passive International Shares Fund	25/11/13	1.0430	0.97%	4.96%	4.01%	-	-	-	-	-	4.01%	-	-	-	-	-	-

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 investment management fees and expenses.

<sup>1</sup> All gross returns based on PIE (portfolio investment entity) tax rules are after Investment Management fees but before Trustee & Administration fees and taxes. The returns are based on gross unit prices applicable to the PIE tax regime. No allowance has been made for Trustee & Administration, Monthly Member fees or any other fees.

<sup>2</sup> The AMP Diversified Funds may be accessed directly or via the Lifesteps Investment Programme.

<sup>3</sup> On 25 November 2013 the AMP Capital Stable Fund was renamed the AMP Conservative Fund, the AMP High Equity Fund was renamed the AMP Aggressive Fund and the OnePath Balanced Plus fund was renamed the ANZ Balanced Plus Fund. On 29 January 2014 the TOWER Balanced Fund was renamed the Fisher Balanced Fund.

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For a copy of the NZRT Investment Statement visit [www.amp.co.nz](http://www.amp.co.nz) or alternatively contact Customer Services on 0800 808 267 (+64 4 498 8000).