

The New Zealand Retirement Trust Returns

as at 31 July 2015



Fund Name	Inception Date	Unit Price	Performance to 31 Jul 2015 (%)				Performance to 31 Jul 2015 (% p.a.)				YTD (1 Jan 2015) %	Performance for 12 months ending 31 Dec (%)					
			1 Month	3 Month	6 Month	1 Year	2 Years	3 Years	4 Years	5 Years		2014	2013	2012	2011	2010	2009
AMP Diversified and Lifesteps Funds ¹																	
AMP Conservative Fund	15/12/95	2.5024	0.78%	0.55%	1.93%	6.55%	6.78%	6.87%	6.47%	6.61%	3.75%	7.90%	4.88%	7.88%	4.82%	6.02%	6.26%
AMP Moderate Fund	12/05/04	1.9077	0.87%	0.49%	2.27%	7.10%	7.85%	8.41%	7.30%	7.41%	4.34%	8.62%	7.01%	9.35%	2.66%	6.17%	8.21%
AMP Moderate Balanced Fund	15/04/04	1.9061	1.00%	0.50%	2.53%	7.62%	8.64%	9.73%	7.95%	8.10%	4.82%	9.21%	8.71%	10.87%	0.64%	6.42%	10.21%
AMP Balanced Fund	13/10/95	2.5727	1.00%	0.45%	2.79%	7.96%	9.38%	10.87%	8.83%	8.92%	5.25%	9.68%	10.25%	12.43%	-0.04%	6.63%	11.80%
AMP Growth Fund	30/04/04	1.9079	1.09%	0.36%	3.35%	8.54%	10.77%	12.94%	9.66%	9.79%	6.04%	10.47%	13.35%	14.05%	-3.33%	6.90%	14.34%
AMP Aggressive Fund	13/10/95	2.6794	1.19%	0.31%	3.56%	8.85%	11.55%	14.28%	10.31%	10.48%	6.42%	11.04%	15.22%	15.63%	-5.27%	7.15%	16.42%
Conservative / Moderately Conservative																	
Cash Fund	10/10/07	1.4007	0.30%	0.95%	1.91%	3.88%	3.57%	3.48%	3.43%	3.53%	2.23%	3.63%	3.18%	3.30%	3.55%	3.91%	4.18%
AMP Capital Assured Fund	13/10/95	2.1882	0.49%	1.47%	2.94%	5.89%	5.34%	4.40%	3.92%	3.82%	3.44%	5.49%	3.33%	2.25%	3.21%	3.33%	3.11%
Balanced																	
ASB Balanced Fund	07/09/00	1.7695	2.54%	3.79%	5.07%	14.15%	11.71%	12.86%	10.38%	9.96%	8.91%	10.77%	12.10%	11.01%	0.10%	8.13%	14.58%
ANZ Balanced Plus Fund	06/04/00	2.1984	2.50%	3.58%	5.46%	15.00%	13.36%	15.16%	12.56%	12.22%	8.43%	12.86%	14.81%	15.38%	1.85%	7.83%	16.32%
Fisher Balanced Fund	26/01/04	2.0587	1.17%	1.43%	3.29%	9.58%	10.30%	11.20%	9.28%	8.75%	5.01%	11.29%	9.60%	12.50%	-0.59%	8.36%	13.62%
Nikko AM Balanced Fund ²	16/10/97	2.2229	1.92%	3.72%	6.78%	14.85%	12.59%	12.98%	10.56%	10.12%	8.94%	11.48%	12.03%	12.72%	0.14%	7.08%	14.80%
Single Sector Funds																	
NZ Fixed Interest Fund	25/11/13	1.1350	1.58%	2.29%	2.91%	9.31%	-	-	-	-	5.12%	7.67%	-	-	-	-	-
International Fixed Interest Fund	25/11/13	1.0805	0.94%	0.02%	0.23%	5.71%	-	-	-	-	2.34%	5.28%	-	-	-	-	-
Property Fund	25/11/13	1.1885	4.67%	1.36%	0.84%	12.70%	-	-	-	-	6.32%	11.47%	-	-	-	-	-
Australasian Shares Fund	25/11/13	1.1122	2.64%	2.64%	4.15%	8.95%	-	-	-	-	8.41%	2.40%	-	-	-	-	-
International Shares Fund	25/11/13	1.2166	2.90%	4.09%	8.97%	18.16%	-	-	-	-	11.05%	9.37%	-	-	-	-	-
Passive International Shares Fund	25/11/13	1.2359	3.04%	3.86%	9.30%	16.69%	-	-	-	-	11.01%	11.02%	-	-	-	-	-

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.

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.

¹ The AMP Diversified Funds may be accessed directly or via the Lifesteps Investment Programme.

² On 18 December 2014, the Tyndall Balanced Fund was renamed the Nikko AM Balanced Fund.

The information has been derived from sources believed to be accurate at the time of issue, however, none of AMP Services (NZ) Limited, the underlying fund managers, any of their related companies, their directors, or any other person guarantees the NZRT, any investment in the NZRT, or any returns on an investment in the NZRT, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way from any error or omission.

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