

# The New Zealand Retirement Trust Returns

as at 31 August 2016



Fund Name	Unit Price	Performance to 31 Aug 2016 (%)				Performance to 31 Aug 2016 (% p.a.)				YTD (1 Jan 2016) %	Performance for 12 months ending 31 Dec (%)					
		1 Month	3 Month	6 Month	1 Year	2 Years	3 Years	4 Years	5 Years		2015	2014	2013	2012	2011	2010
<b>AMP Lifesteps Funds <sup>1</sup></b>																
AMP Conservative Fund	2.6174	0.07%	1.74%	5.22%	5.67%	5.07%	6.22%	5.99%	6.35%	5.33%	3.02%	7.90%	4.88%	7.88%	4.82%	6.02%
AMP Moderate Fund	1.9860	0.00%	1.88%	6.56%	6.11%	5.02%	6.77%	6.89%	7.24%	5.62%	2.84%	8.62%	7.01%	9.35%	2.66%	6.17%
AMP Moderate Balanced Fund	1.9835	-0.04%	2.06%	7.57%	6.59%	5.20%	7.29%	7.73%	8.10%	5.95%	2.96%	9.21%	8.71%	10.87%	0.64%	6.42%
AMP Balanced Fund	2.6680	-0.05%	2.24%	8.59%	6.92%	5.14%	7.66%	8.40%	8.85%	6.22%	2.75%	9.68%	10.25%	12.43%	-0.04%	6.63%
AMP Growth Fund	1.9619	-0.11%	2.40%	10.33%	7.27%	4.94%	8.26%	9.50%	9.88%	6.38%	2.50%	10.47%	13.35%	14.05%	-3.33%	6.90%
AMP Aggressive Fund	2.7481	-0.16%	2.51%	11.37%	7.71%	4.88%	8.69%	10.28%	10.70%	6.60%	2.39%	11.04%	15.22%	15.63%	-5.27%	7.15%
<b>Diversified Funds</b>																
AMP Responsible Investment Balanced Fund	1.0037	0.37%								0.37%						
ANZ Conservative Fund	0.9995	-0.05%								-0.05%						
ANZ Growth Fund	0.9993	-0.07%								-0.07%						
ANZ Balanced Growth Fund	2.2964	-0.12%	1.10%	7.10%	7.51%	8.82%	10.38%	11.56%	11.93%	5.05%	7.82%	12.86%	14.81%	15.38%	1.85%	7.83%
ASB Balanced Fund	1.8805	0.43%	3.08%	9.41%	9.05%	9.39%	9.86%	10.44%	10.62%	7.16%	8.01%	10.77%	12.10%	11.01%	0.10%	8.13%
ASB Moderate Fund	1.0041	0.42%								0.42%						
ASB Growth Fund	1.0036	0.37%								0.37%						
Fisher Balanced Fund	2.2266	0.19%	1.68%	7.76%	10.06%	8.45%	9.69%	9.92%	9.84%	6.69%	6.46%	11.29%	9.60%	12.50%	-0.59%	8.36%
Nikko AM Conservative Fund	1.0058	0.58%								0.58%						
Nikko AM Balanced Fund	2.4089	0.41%	1.70%	8.77%	9.72%	10.80%	10.97%	11.44%	11.39%	6.64%	10.70%	11.48%	12.03%	12.72%	0.14%	7.08%
Nikko AM Growth Fund	0.9970	-0.30%								-0.30%						
<b>Goal Based Fund</b>																
AMP Income Generator Fund	0.9981	-0.19%								-0.19%						
AMP Global Multi-Asset Fund	1.0057	0.57%								0.57%						

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<b>Single Sector Funds</b>																
AMP Cash Fund	1.4413	0.20%	0.55%	1.18%	2.62%	3.21%	3.26%	3.26%	3.26%	1.64%	3.49%	3.63%	3.18%	3.30%	3.55%	3.91%
AMP Capital Assured Fund	2.3317	0.52%	1.40%	2.87%	6.03%	5.99%	5.65%	4.88%	4.37%	3.92%	6.06%	5.49%	3.33%	2.25%	3.21%	3.33%
AMP New Zealand Fixed Interest Fund	1.2112	0.24%	1.88%	3.92%	6.26%	7.46%				6.92%	4.92%	7.67%				
AMP International Fixed Interest Fund	1.1548	0.14%	1.97%	3.21%	6.50%	5.77%				5.85%	3.32%	5.28%				
AMP Property Fund	1.3133	-1.00%	2.75%	10.55%	13.92%	11.03%				7.00%	9.79%	11.47%				
AMP Australasian Shares Fund	1.2080	-0.84%	2.00%	14.74%	14.92%	7.67%				9.36%	7.66%	2.40%				
AMP International Shares Fund	1.2083	0.15%	2.05%	9.52%	4.72%	7.73%				3.60%	6.45%	9.37%				
AMP Passive International Shares Fund	1.2074	0.45%	1.54%	9.23%	3.04%	6.14%				2.43%	5.88%	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.

\*On 28 July 2016 the ANZ Balanced Plus Fund was renamed the ANZ Balanced Growth Fund, the NZ Fixed Interest Fund was renamed the AMP New Zealand Fixed Interest Fund, the Cash Fund was renamed the AMP Cash Fund, the International Fixed Interest Fund was renamed the AMP International Fixed Interest Fund, the Australasian Shares Fund was renamed the AMP Australasian Shares Fund, the International Shares Fund was renamed the AMP International Shares Fund, the Passive International Shares Fund was renamed the AMP Passive International Shares Fund, the Property Fund was renamed the AMP Property Fund.

\*\*On 28 July the following funds' Investment Management fees were reduced;  
AMP New Zealand Fixed Interest Fund from 0.40% to 0.20%, AMP International Fixed Interest Fund from 0.60% to 0.30%, AMP Australasian Shares Fund from 0.65% to 0.50%, AMP International Shares Fund from 0.80% to 0.50%, AMP Passive International Shares Fund from 0.35% to 0.20%, AMP Property Fund from 0.60% to 0.50%

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

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 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](http://www.amp.co.nz) or alternatively contact Customer Services on 0800 808 267 (+64 4 498 8000).**