

The New Zealand Retirement Trust Returns

as at 31 July 2016



Fund Name	Inception Date	Unit Price	Performance to 31 Jul 2016 (%)				Performance to 31 Jul 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
AMP Diversified and Lifesteps Funds ¹																	
AMP Conservative Fund	15/12/95	2.6156	1.57%	2.37%	5.87%	4.53%	5.53%	6.02%	6.28%	6.08%	5.26%	3.02%	7.90%	4.88%	7.88%	4.82%	6.02%
AMP Moderate Fund	12/05/04	1.9860	2.24%	2.78%	7.23%	4.10%	5.59%	6.59%	7.32%	6.65%	5.62%	2.84%	8.62%	7.01%	9.35%	2.66%	6.17%
AMP Moderate Balanced Fund	15/04/04	1.9843	2.78%	3.13%	8.27%	4.10%	5.85%	7.11%	8.30%	7.17%	5.99%	2.96%	9.21%	8.71%	10.87%	0.64%	6.42%
AMP Balanced Fund	13/10/95	2.6692	3.21%	3.45%	9.32%	3.75%	5.84%	7.47%	9.05%	7.79%	6.27%	2.75%	9.68%	10.25%	12.43%	-0.04%	6.63%
AMP Growth Fund	30/04/04	1.9640	3.98%	3.89%	11.07%	2.94%	5.70%	8.09%	10.35%	8.28%	6.50%	2.50%	10.47%	13.35%	14.05%	-3.33%	6.90%
AMP Aggressive Fund	13/10/95	2.7525	4.55%	4.24%	12.13%	2.73%	5.74%	8.53%	11.28%	8.75%	6.77%	2.39%	11.04%	15.22%	15.63%	-5.27%	7.15%
Conservative / Moderately Conservative																	
AMP Cash Fund*	10/10/07	1.4384	0.20%	0.55%	1.21%	2.69%	3.28%	3.28%	3.28%	3.28%	1.43%	3.49%	3.63%	3.18%	3.30%	3.55%	3.91%
AMP Capital Assured Fund	13/10/95	2.3197	0.45%	1.39%	2.88%	6.01%	5.95%	5.56%	4.80%	4.33%	3.38%	6.06%	5.49%	3.33%	2.25%	3.21%	3.33%
Balanced																	
ASB Balanced Fund	07/09/00	1.8724	3.65%	4.01%	9.51%	5.81%	9.90%	9.71%	11.06%	9.45%	6.69%	8.01%	10.77%	12.10%	11.01%	0.10%	8.13%
ANZ Balanced Growth Fund*	06/04/00	2.2992	3.72%	2.94%	8.39%	4.59%	9.67%	10.36%	12.42%	10.92%	5.18%	7.82%	12.86%	14.81%	15.38%	1.85%	7.83%
Fisher Balanced Fund	26/01/04	2.2224	3.59%	2.91%	8.12%	7.95%	8.76%	9.51%	10.38%	9.01%	6.48%	6.46%	11.29%	9.60%	12.50%	-0.59%	8.36%
Nikko AM Balanced Fund	16/10/97	2.3992	3.57%	3.13%	8.46%	7.93%	11.34%	11.01%	11.69%	10.03%	6.21%	10.70%	11.48%	12.03%	12.72%	0.14%	7.08%
Single Sector Funds																	
AMP New Zealand Fixed Interest Fund*	25/11/13	1.2083	0.91%	2.45%	4.85%	6.46%	7.88%	-	-	-	6.67%	4.92%	7.67%	-	-	-	-
AMP International Fixed Interest Fund*	25/11/13	1.1531	0.51%	1.99%	4.09%	6.72%	6.21%	-	-	-	5.70%	3.32%	5.28%	-	-	-	-
AMP Property Fund*	25/11/13	1.3266	3.33%	5.35%	12.46%	11.62%	12.16%	-	-	-	8.09%	9.79%	11.47%	-	-	-	-
AMP Australasian Shares Fund*	25/11/13	1.2183	7.06%	5.32%	14.42%	9.54%	9.24%	-	-	-	10.29%	7.66%	2.40%	-	-	-	-
AMP International Shares Fund*	25/11/13	1.2064	4.90%	3.86%	10.77%	-0.84%	8.25%	-	-	-	3.44%	6.45%	9.37%	-	-	-	-
AMP Passive International Shares Fund*	25/11/13	1.2020	4.90%	3.03%	9.60%	-2.74%	6.53%	-	-	-	1.97%	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.

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.

*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%

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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).