

# The New Zealand Retirement Trust Returns

as at 31 July 2017



Fund Name*	Unit Price	Performance to 31 July 2017 **				Performance to 31 July 2017 (p.a)*				YTD (1 Jan 2017)	Performance for 12 months ending 31 December					
		1 Month	3 Month	6 Month	1 Year	2 Years	3 Years	4 Years	5 Years		2016	2015	2014	2013	2012	2011
<b>AMP Lifesteps Funds <sup>1</sup></b>																
AMP Conservative Fund	2.6940	0.30%	0.39%	3.35%	3.00%	3.76%	4.68%	5.26%	5.61%	3.39%	4.86%	3.02%	7.90%	4.88%	7.88%	4.82%
AMP Moderate Fund	2.0713	0.37%	0.34%	4.15%	4.30%	4.20%	5.16%	6.01%	6.71%	4.25%	5.67%	2.84%	8.62%	7.01%	9.35%	2.66%
AMP Moderate Balanced Fund	2.0869	0.43%	0.31%	4.71%	5.17%	4.64%	5.62%	6.62%	7.66%	4.86%	6.30%	2.96%	9.21%	8.71%	10.87%	0.64%
AMP Balanced Fund	2.8408	0.49%	0.30%	5.40%	6.43%	5.08%	6.03%	7.21%	8.52%	5.64%	7.06%	2.75%	9.68%	10.25%	12.43%	-0.04%
AMP Growth Fund	2.1301	0.58%	0.24%	6.50%	8.46%	5.66%	6.61%	8.18%	9.97%	6.85%	8.10%	2.50%	10.47%	13.35%	14.05%	-3.33%
AMP Aggressive Fund	3.0126	0.61%	0.21%	7.06%	9.45%	6.03%	6.97%	8.76%	10.91%	7.48%	8.72%	2.39%	11.04%	15.22%	15.63%	-5.27%
<b>Diversified Funds</b>																
AMP Responsible Investment Balanced Fund***	1.0625	0.37%	0.56%	5.03%	6.25%					5.21%						
ANZ Conservative Fund***	1.0183	-0.11%	0.68%	3.35%	1.83%					3.38%						
ANZ Growth Fund***	1.0766	0.04%	0.91%	7.59%	7.66%					7.90%						
ANZ Balanced Growth Fund	2.4438	0.03%	0.90%	6.65%	6.29%	5.43%	8.53%	9.32%	11.17%	6.85%	4.63%	7.82%	12.86%	14.81%	15.38%	1.85%
ASB Balanced Fund	1.9939	0.23%	1.42%	4.95%	6.49%	6.15%	8.75%	8.90%	10.13%	6.30%	6.89%	8.01%	10.77%	12.10%	11.01%	0.10%
ASB Moderate Fund***	1.0492	0.17%	1.14%	3.90%	4.92%					4.77%						
ASB Growth Fund***	1.0844	0.36%	1.63%	5.79%	8.44%					7.44%						
Fisher Balanced Fund	2.3473	0.37%	1.34%	4.73%	5.62%	6.78%	7.70%	8.52%	9.41%	5.66%	6.45%	6.46%	11.29%	9.60%	12.50%	-0.59%
Koru Balanced Fund*#	1.1190	1.10%	3.94%	7.60%						9.86%						
Nikko AM Conservative Fund***	1.0269	0.22%	1.57%	4.05%	2.69%					4.98%						
Nikko AM Balanced Fund	2.5345	0.66%	2.21%	6.23%	5.64%	6.78%	9.40%	9.64%	10.46%	8.08%	3.81%	10.70%	11.48%	12.03%	12.72%	0.14%
Nikko AM Growth Fund***	1.0657	0.98%	2.54%	7.41%	6.58%					9.48%						
<b>Goal Based Fund</b>																
AMP Income Generator Fund***	1.0397	0.49%	1.40%	4.40%	3.97%					4.93%						
AMP Global Multi-Asset Fund***	1.0548	-0.21%	0.16%	2.28%	5.48%					2.60%						

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Single Sector Funds																
AMP Cash Fund	1.4693	0.18%	0.54%	1.05%	2.15%	2.42%	2.90%	2.99%	3.06%	1.22%	2.36%	3.49%	3.63%	3.18%	3.30%	3.55%
AMP Capital Assured Fund	2.4516	0.46%	1.40%	2.72%	5.69%	5.85%	5.86%	5.59%	4.97%	3.21%	5.87%	6.06%	5.49%	3.33%	2.25%	3.21%
AMP New Zealand Fixed Interest Fund	1.2166	0.41%	1.08%	3.19%	0.69%	3.53%	5.43%			3.38%	3.89%	4.92%	7.67%			
AMP International Fixed Interest Fund	1.1556	0.20%	0.52%	2.18%	0.22%	3.42%	4.17%			2.05%	3.81%	3.32%	5.28%			
AMP Property Fund	1.2769	0.04%	0.98%	3.41%	-3.74%	3.65%	6.59%			3.19%	0.82%	9.79%	11.47%			
AMP Australasian Shares Fund	1.2946	0.19%	-0.25%	6.11%	6.26%	7.89%	8.24%			6.62%	9.92%	7.66%	2.40%			
AMP International Shares Fund	1.3900	1.14%	1.58%	8.57%	15.21%	6.89%	10.52%			9.25%	9.09%	6.45%	9.37%			
AMP Passive International Shares Fund	1.3830	1.04%	1.34%	8.06%	15.06%	5.78%	9.30%			8.54%	8.09%	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 and the Property Fund was renamed the AMP Property Fund.

\*\*On 28 July 2016, 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 Administration fees and taxes. The returns are based on gross unit prices applicable to the PIE tax regime. No allowance has been made for Administration fees, any Monthly Member fees or any other fees.

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

\*\*\* Historical performance information is not available for these funds as they were established on 28 July 2016.

<sup>^</sup> Historical performance information is not available for this funds as it was established on 25 November 2016.

# Please note that this fund is only available to selected employer plans.

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 New Zealand Guardian Trust Company Limited, the underlying fund managers, any of their related companies, their directors, or any other person guarantees the New Zealand Retirement Trust (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.

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A disclosure statement is available from your adviser, on request and free of charge.