

# The New Zealand Retirement Trust Returns

as at 30 September 2020



## Returns after total fund charges and before tax

Fund Name	Unit Price	1 Month	3 Month	6 Month	Year To Date	1 Year	2 Years (p.a)	3 Years (p.a)	5 Years (p.a)	10 Years (p.a)
<b>AMP Lifesteps Funds</b>										
AMP Conservative Fund	3.1317	-0.43%	1.85%	6.11%	1.50%	1.93%	4.33%	4.49%	4.72%	5.06%
AMP Moderate Fund	2.4495	-0.77%	2.25%	8.14%	0.94%	2.00%	4.35%	5.01%	5.64%	5.74%
AMP Moderate Balanced Fund	2.4995	-1.09%	2.72%	10.00%	0.23%	1.77%	4.32%	5.40%	6.34%	6.31%
AMP Balanced Fund	3.4545	-1.38%	3.18%	11.77%	-0.10%	1.95%	4.36%	5.87%	7.12%	6.96%
AMP Growth Fund	2.6583	-1.95%	3.96%	15.34%	-1.23%	1.82%	4.30%	6.66%	8.44%	7.83%
AMP Aggressive Fund	3.7653	-2.20%	4.18%	16.39%	-2.73%	0.80%	3.76%	6.68%	8.93%	8.26%
<b>Diversified Funds</b>										
AMP Ethical Balanced Fund	1.2679	-1.48%	3.35%	11.97%	-1.72%	0.37%	3.55%	5.17%		
ANZ Conservative Fund	1.2054	-0.06%	2.14%	6.51%	4.35%	4.43%	5.80%	5.17%		
ANZ Growth Fund	1.3673	-1.52%	5.24%	18.00%	-0.57%	3.56%	5.35%	7.35%		
ANZ Balanced Growth Fund	3.0831	-1.14%	4.64%	15.43%	1.19%	4.37%	5.95%	7.19%	7.97%	9.07%
ASB Balanced Fund	2.4701	-1.49%	3.59%	13.26%	0.53%	3.58%	5.69%	6.69%	7.91%	7.91%
ASB Moderate Fund	1.2389	-0.76%	2.32%	8.87%	0.89%	2.04%	4.61%	5.14%		
ASB Growth Fund	1.3535	-2.11%	4.48%	16.26%	-1.26%	2.75%	5.05%	6.93%		
Mercer Balanced Fund*	2.8473	-1.16%	3.38%	11.63%	0.68%	3.12%	4.50%	6.01%	7.16%	7.24%
Koru Balanced Fund	1.3321	-2.32%	4.85%	18.14%	0.39%	5.49%	4.48%	5.42%		
Nikko AM Conservative Fund	1.2531	-0.04%	3.56%	11.19%	4.02%	5.04%	5.98%	6.14%		
Nikko AM Balanced Fund	3.2326	-0.54%	6.09%	18.76%	3.27%	6.42%	5.87%	7.50%	8.11%	8.46%
Nikko AM Growth Fund	1.3937	-1.11%	7.43%	23.47%	3.21%	8.11%	6.12%	8.34%		
<b>Goal Based Fund</b>										
AMP Income Generator Fund	1.2544	-1.02%	1.74%	12.58%	-0.64%	0.78%	6.25%	6.17%		
AMP Global Multi-Asset Fund	1.1305	-0.76%	1.70%	6.50%	-1.91%	-0.41%	0.78%	1.72%		

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Fund Name	Unit Price	1 Month	3 Month	6 Month	Year To Date	1 Year	2 Years (p.a)	3 Years (p.a)	5 Years (p.a)	10 Years (p.a)
<b>Single Sector Funds</b>										
AMP Cash Fund	1.5481	0.00%	0.00%	0.04%	0.35%	0.55%	1.10%	1.30%	1.56%	2.33%
AMP Capital Assured Fund	2.7995	0.20%	0.61%	1.22%	2.00%	2.80%	3.43%	3.87%	4.48%	4.00%
AMP New Zealand Fixed Interest Fund	1.4625	0.53%	2.18%	4.97%	6.98%	4.80%	6.56%	5.76%	4.75%	
AMP International Fixed Interest Fund	1.3372	0.51%	0.72%	3.56%	5.94%	5.21%	6.95%	4.48%	3.78%	
AMP Property Fund	1.5234	-0.46%	7.65%	15.93%	-11.22%	-10.95%	4.06%	6.11%	6.10%	
AMP Australasian Shares Fund	1.7406	-2.34%	2.16%	18.89%	-2.35%	0.86%	6.64%	9.62%	11.66%	
AMP International Shares Fund	1.7643	-2.76%	6.26%	20.41%	-0.40%	4.57%	2.99%	7.08%	9.91%	
AMP Passive International Shares Fund	1.8314	-2.32%	6.97%	20.66%	1.14%	6.19%	4.69%	8.63%	10.59%	

- The returns above are calculated in accordance with the Financial Market Conduct Regulations 2013 and guidance issued by the Financial Markets Authority.
- Returns after total fund charges and before tax are calculated based on unit price movements adjusted by total fund charges and tax credits, including a full allowance of any foreign tax credits.
- Past performance is not indicative of future performance and is not guaranteed by any party.

\* From 25 June 2018 Mercer (N.Z.) Limited replaced Fisher Funds Management Limited as the underlying fund manager of the Mercer Balanced Fund (previously known as the Fisher Balanced Fund).

#### Disclaimer:

- AMP Wealth Management New Zealand Limited is the manager and issuer of the New Zealand Retirement Trust.
- 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, the Crown or any other person guarantees the Scheme, any investment in the Scheme, or any returns on an investment in the Scheme, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

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The New Zealand Retirement Trust Returns  
as at 30 September 2020



**Returns after total fund charges and taxed at the highest rate**

Fund Name	Unit Price	1 Month	3 Month	6 Month	Year To Date	1 Year	2 Years (p.a)	3 Years (p.a)	5 Years (p.a)	10 Years (p.a)
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AMP Conservative Fund	3.1317	-0.48%	1.54%	5.21%	0.74%	1.12%	3.20%	3.54%	3.76%	3.93%
AMP Moderate Fund	2.4495	-0.80%	1.92%	7.18%	0.29%	1.17%	3.29%	4.11%	4.63%	4.60%
AMP Moderate Balanced Fund	2.4995	-1.10%	2.38%	8.99%	-0.32%	0.94%	3.30%	4.53%	5.30%	5.14%
AMP Balanced Fund	3.4545	-1.38%	2.81%	10.66%	-0.56%	1.09%	3.37%	5.01%	6.03%	5.75%
AMP Growth Fund	2.6583	-1.91%	3.58%	14.18%	-1.46%	0.97%	3.44%	5.88%	7.29%	6.61%
AMP Aggressive Fund	3.7653	-2.14%	3.81%	15.26%	-2.79%	0.03%	3.02%	5.98%	7.78%	7.05%
<b>Diversified Funds</b>										
AMP Ethical Balanced Fund	1.2679	-1.51%	2.99%	10.97%	-2.18%	-0.49%	2.63%	4.44%		
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AMP International Shares Fund	1.7643	-2.51%	5.70%	18.29%	-0.21%	3.49%	2.26%	6.57%	8.52%	
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- The returns above are calculated in accordance with the Financial Market Conduct Regulations 2013 and guidance issued by the Financial Markets Authority.
  - Returns after total fund charges and taxed at the highest rate are calculated based on unit price movements adjusted by total fund charges and taxed at the highest prescribed investor rate (PIR) for an individual New Zealand resident. Your tax may be lower.
  - Past performance is not indicative of future performance and is not guaranteed by any party.
- \* From 25 June 2018 Mercer (N.Z.) Limited replaced Fisher Funds Management Limited as the underlying fund manager of the Mercer Balanced Fund (previously known as the Fisher Balanced Fund).

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