

# The New Zealand Retirement Trust Returns

as at 31 May 2023



## 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      | 3.1026     | -0.02%  | 2.18%   | 2.64%   | 3.75%        | 0.71%  | -2.37%        | 0.23%         | 1.81%         | 3.17%          |
| AMP Moderate Fund          | 2.4875     | 0.11%   | 2.36%   | 3.20%   | 4.62%        | 1.31%  | -2.24%        | 1.31%         | 2.47%         | 3.96%          |
| AMP Moderate Balanced Fund | 2.5845     | 0.25%   | 2.62%   | 3.65%   | 5.37%        | 1.36%  | -2.19%        | 2.17%         | 2.95%         | 4.54%          |
| AMP Balanced Fund          | 3.6684     | 0.43%   | 2.96%   | 4.23%   | 6.27%        | 1.92%  | -1.89%        | 3.30%         | 3.64%         | 5.26%          |
| AMP Growth Fund            | 2.9719     | 0.60%   | 3.28%   | 5.19%   | 7.63%        | 3.02%  | -1.05%        | 5.52%         | 4.94%         | 6.54%          |
| AMP Aggressive Fund        | 4.2873     | 0.70%   | 3.29%   | 5.35%   | 8.02%        | 3.19%  | -0.96%        | 6.29%         | 5.22%         | 7.00%          |
| <b>Diversified Funds</b>   |            |         |         |         |              |        |               |               |               |                |
| AMP Balanced Fund No. 2    | 1.3913     | 0.45%   | 2.98%   | 4.31%   | 6.30%        | 2.00%  | -1.99%        | 4.44%         | 3.94%         |                |
| ANZ Conservative Fund      | 1.1825     | -0.71%  | 1.42%   | 1.87%   | 2.88%        | -0.86% | -2.64%        | -0.13%        | 1.98%         |                |
| ANZ Growth Fund            | 1.5630     | -0.48%  | 1.37%   | 4.05%   | 5.56%        | 0.93%  | -1.12%        | 6.18%         | 5.71%         |                |
| ANZ Balanced Growth Fund   | 3.4017     | -0.60%  | 1.33%   | 3.44%   | 4.89%        | 0.43%  | -1.41%        | 4.74%         | 5.04%         | 6.99%          |
| ASB Balanced Fund          | 2.6450     | 0.35%   | 3.22%   | 4.77%   | 6.20%        | 2.98%  | -0.58%        | 3.78%         | 4.31%         | 6.36%          |
| ASB Moderate Fund          | 1.2472     | 0.05%   | 2.76%   | 3.62%   | 4.67%        | 1.65%  | -1.71%        | 1.03%         | 2.36%         |                |
| ASB Growth Fund            | 1.5255     | 0.54%   | 3.32%   | 5.52%   | 7.10%        | 3.80%  | 0.27%         | 6.03%         | 5.30%         |                |
| Mercer Balanced Fund*      | 3.0703     | -0.01%  | 1.60%   | 2.99%   | 3.96%        | 1.19%  | -1.07%        | 4.01%         | 3.99%         | 5.97%          |
| AMP Balanced Fund No. 3    | 1.4671     | 0.43%   | 2.98%   | 4.26%   | 6.30%        | 2.03%  | -2.10%        | 5.57%         | 4.21%         |                |
| Nikko AM Conservative Fund | 1.2242     | -0.12%  | 1.72%   | 2.27%   | 2.96%        | 0.50%  | -2.58%        | 0.54%         | 2.22%         |                |
| Nikko AM Balanced Fund     | 3.2239     | 0.58%   | 2.22%   | 3.37%   | 4.92%        | 0.50%  | -3.72%        | 2.44%         | 2.83%         | 6.21%          |
| Nikko AM Growth Fund       | 1.4243     | 1.24%   | 2.76%   | 4.31%   | 6.68%        | 1.53%  | -3.91%        | 3.97%         | 3.51%         |                |
| Milford Conservative Fund  | 1.0035     | -0.29%  | 0.70%   | 2.52%   | 2.56%        | 2.05%  |               |               |               |                |
| Milford Balanced Fund      | 1.0228     | -0.13%  | 0.43%   | 3.82%   | 3.88%        | 3.29%  |               |               |               |                |
| Milford Active Growth Fund | 1.0139     | 0.10%   | 1.01%   | 5.05%   | 5.41%        | 4.03%  |               |               |               |                |
| Milford Aggressive Fund    | 1.0431     | 0.60%   | 3.17%   | 5.50%   | 7.23%        | 4.79%  |               |               |               |                |

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as at 31 May 2023



### Returns after total fund charges and before tax

| Fund Name <sup>^</sup>              | 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                       | 1.6163     | 0.43%   | 1.14%   | 2.12%   | 1.80%        | 3.32%   | 1.76%         | 1.16%         | 1.25%         | 1.86%          |
| Declared Rate Fund                  | 3.0950     | 0.39%   | 1.10%   | 2.18%   | 1.82%        | 4.23%   | 3.82%         | 3.39%         | 3.53%         | 4.31%          |
| AMP NZ Fixed Interest Fund          | 1.2599     | -0.81%  | 2.31%   | 1.10%   | 2.51%        | -0.53%  | -5.04%        | -4.53%        | -0.29%        |                |
| AMP Global Fixed Interest Fund      | 1.1812     | -0.35%  | 1.76%   | 0.99%   | 1.88%        | -3.48%  | -5.43%        | -3.83%        | 0.05%         |                |
| ANZ Property Fund                   | 1.4992     | -0.14%  | -2.68%  | -1.16%  | 0.87%        | -11.26% | -7.55%        | 2.04%         | 2.19%         |                |
| AMP Australasian Shares Fund        | 1.8524     | -2.05%  | -0.95%  | 1.36%   | 2.82%        | 2.87%   | -1.82%        | 4.31%         | 5.45%         |                |
| AMP International Shares Fund       | 2.2064     | 1.63%   | 5.33%   | 7.99%   | 11.82%       | 5.47%   | 1.61%         | 10.08%        | 7.11%         |                |
| AMP International Shares Fund No. 2 | 2.2916     | 1.65%   | 5.36%   | 8.02%   | 11.84%       | 5.24%   | 1.97%         | 10.23%        | 7.97%         |                |

- 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).

<sup>^</sup> For further information on changes to fund names, refer to our website [amp.co.nz/transforming-amp](https://www.amp.co.nz/transforming-amp).

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- AMP Wealth Management New Zealand Limited is the manager and issuer of the New Zealand Retirement Trust.

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# The New Zealand Retirement Trust Returns

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

| Fund Name <sup>^</sup>     | 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      | 3.1026     | 0.02%   | 1.73%   | 2.21%   | 3.23%        | 0.63%  | -1.82%        | 0.47%         | 1.56%         | 2.60%          |
| AMP Moderate Fund          | 2.4875     | 0.13%   | 1.96%   | 2.79%   | 4.17%        | 1.15%  | -1.77%        | 1.39%         | 2.17%         | 3.35%          |
| AMP Moderate Balanced Fund | 2.5845     | 0.26%   | 2.26%   | 3.28%   | 4.99%        | 1.22%  | -1.85%        | 2.08%         | 2.58%         | 3.89%          |
| AMP Balanced Fund          | 3.6684     | 0.43%   | 2.63%   | 3.89%   | 5.95%        | 1.72%  | -1.64%        | 3.04%         | 3.19%         | 4.55%          |
| AMP Growth Fund            | 2.9719     | 0.58%   | 3.01%   | 4.85%   | 7.40%        | 2.66%  | -1.10%        | 4.87%         | 4.32%         | 5.73%          |
| AMP Aggressive Fund        | 4.2873     | 0.66%   | 3.05%   | 5.07%   | 7.86%        | 2.83%  | -1.09%        | 5.51%         | 4.58%         | 6.18%          |
| <b>Diversified Funds</b>   |            |         |         |         |              |        |               |               |               |                |
| AMP Balanced Fund No. 2    | 1.3913     | 0.46%   | 2.65%   | 3.96%   | 5.97%        | 1.80%  | -1.72%        | 4.22%         | 3.56%         |                |
| ANZ Conservative Fund      | 1.1825     | -0.54%  | 1.04%   | 1.54%   | 2.40%        | -0.58% | -1.96%        | 0.15%         | 1.68%         |                |
| ANZ Growth Fund            | 1.5630     | -0.44%  | 1.15%   | 3.78%   | 5.44%        | 0.91%  | -1.05%        | 5.34%         | 4.98%         |                |
| ANZ Balanced Growth Fund   | 3.4017     | -0.51%  | 1.06%   | 3.16%   | 4.66%        | 0.48%  | -1.19%        | 4.16%         | 4.39%         | 6.07%          |
| ASB Balanced Fund          | 2.6450     | 0.37%   | 2.77%   | 4.28%   | 5.79%        | 2.63%  | -0.53%        | 3.45%         | 3.82%         | 5.49%          |
| ASB Moderate Fund          | 1.2472     | 0.10%   | 2.25%   | 3.14%   | 4.18%        | 1.48%  | -1.34%        | 1.18%         | 2.09%         |                |
| ASB Growth Fund            | 1.5255     | 0.53%   | 2.95%   | 5.06%   | 6.81%        | 3.33%  | 0.06%         | 5.31%         | 4.71%         |                |
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| AMP Balanced Fund No. 3    | 1.4671     | 0.44%   | 2.64%   | 3.91%   | 5.97%        | 1.80%  | -1.64%        | 4.88%         | 3.83%         |                |
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| Milford Balanced Fund      | 1.0228     | -0.12%  | 0.53%   | 3.43%   | 3.68%        | 2.84%  |               |               |               |                |
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