The New Zealand Retirement Trust Returns

as at 31 August 2026

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)
AMP Lifesteps Funds										
AMP Conservative Fund	3.8357	0.48%	0.19%	1.12%	2.45%	4.75%	5.56%	6.76%	2.85%	3.65%
AMP Moderate Fund	3.2378	0.77%	0.59%	2.23%	3.89%	7.32%	7.74%	8.50%	3.88%	4.82%
AMP Moderate Balanced Fund	3.5012	0.96%	0.78%	2.96%	4.71%	8.82%	9.08%	9.80%	4.62%	5.69%
AMP Balanced Fund	5.1715	1.14%	1.01%	3.65%	5.49%	10.30%	10.40%	11.10%	5.52%	6.72%
AMP Growth Fund	4.5087	1.50%	1.61%	5.36%	7.41%	13.74%	13.21%	13.64%	7.28%	8.63%
AMP Aggressive Fund	6.8336	1.77%	2.04%	6.81%	8.91%	16.44%	15.49%	15.41%	8.33%	9.53%
Diversified Funds										
Global Select Conservative Fund*	1.4581	0.64%	0.42%	1.17%	3.29%	5.74%	5.99%	6.63%	2.52%	3.57%
Global Select Growth Fund*	2.3471	1.64%	2.27%	6.33%	10.49%	17.03%	14.81%	13.27%	6.70%	8.81%
Global Select Balanced Growth Fund*	4.8944	1.43%	1.74%	5.11%	8.82%	14.37%	12.83%	11.83%	5.79%	7.72%
Milford Conservative Fund	1.1885	-0.06%	0.33%	-0.91%	0.00%	0.38%	3.25%	5.20%		
Milford Balanced Fund	1.3008	0.53%	1.19%	0.49%	1.65%	3.41%	6.26%	7.61%		
Milford Active Growth Fund	1.3926	0.88%	2.36%	0.80%	1.43%	4.88%	8.03%	9.99%		
Milford Aggressive Fund	1.4986	2.03%	1.43%	4.59%	4.48%	7.57%	9.22%	11.80%		

The New Zealand Retirement Trust Returns

as at 31 August 2026

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)
Single Sector Funds										
AMP Cash Fund	1.8454	0.19%	0.52%	1.03%	1.34%	2.15%	2.94%	3.71%	3.21%	2.17%
Declared Rate Fund	3.6421	0.36%	1.09%	2.20%	2.95%	4.57%	4.71%	4.80%	4.49%	4.22%
AMP NZ Fixed Interest Fund	1.4366	0.02%	-0.12%	-0.30%	0.98%	1.99%	3.13%	4.90%	0.40%	1.39%
AMP Global Fixed Interest Fund	1.3009	-0.02%	-1.01%	-0.77%	0.54%	1.31%	1.42%	2.94%	-0.81%	0.88%
AMP Australasian Shares Fund	2.2689	1.38%	4.78%	0.77%	2.09%	6.11%	5.72%	7.55%	2.30%	6.80%
AMP International Shares Fund	3.9969	2.05%	2.51%	10.12%	10.45%	19.22%	18.57%	19.37%	11.87%	12.62%

● The returns above are calculated in accordance with the FMCR 2013 and guidance issued by the FMA. 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.
* On 17 October 2024 the ANZ Conservative Fund, ANZ Balanced Growth Fund and ANZ Growth Fund were renamed to the Global Select Conservative Fund, Global Select Balanced Growth Fund and Global Select Growth Fund and BlackRock Investment Management (Australia) Ltd (BlackRock®) replaced ANZ as the underlying investment manager of the funds. The performance table relates to both BlackRock® and ANZ. For more information please refer to our website, amp.co.nz/anz-2024.

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 Supervisor, 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 31 August 2026

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)
AMP Lifesteps Funds										
AMP Conservative Fund	3.8357	0.43%	0.20%	1.15%	2.14%	4.21%	4.83%	5.62%	2.43%	3.10%
AMP Moderate Fund	3.2378	0.71%	0.58%	2.18%	3.48%	6.68%	6.99%	7.37%	3.42%	4.22%
AMP Moderate Balanced Fund	3.5012	0.89%	0.76%	2.88%	4.24%	8.13%	8.34%	8.68%	4.12%	5.05%
AMP Balanced Fund	5.1715	1.05%	0.97%	3.53%	4.95%	9.53%	9.66%	9.96%	4.97%	6.02%
AMP Growth Fund	4.5087	1.39%	1.52%	5.09%	6.67%	12.77%	12.40%	12.46%	6.57%	7.79%
AMP Aggressive Fund	6.8336	1.65%	1.91%	6.48%	8.05%	15.40%	14.74%	14.27%	7.59%	8.67%
Diversified Funds										
Global Select Conservative Fund*	1.4581	0.51%	0.42%	1.28%	3.05%	5.11%	5.08%	5.34%	2.08%	2.96%
Global Select Growth Fund*	2.3471	1.46%	2.16%	6.15%	9.89%	16.07%	13.91%	11.96%	5.98%	7.87%
Global Select Balanced Growth Fund*	4.8944	1.26%	1.65%	5.02%	8.30%	13.48%	11.90%	10.50%	5.13%	6.84%
Milford Conservative Fund	1.1885	-0.05%	0.34%	-0.71%	-0.04%	0.40%	2.76%	4.17%		
Milford Balanced Fund	1.3008	0.48%	1.15%	0.40%	1.10%	2.82%	5.48%	6.62%		
Milford Active Growth Fund	1.3926	0.82%	2.29%	0.42%	0.76%	4.07%	7.20%	8.98%		
Milford Aggressive Fund	1.4986	1.84%	1.47%	4.10%	3.45%	6.37%	8.21%	10.63%		

The New Zealand Retirement Trust Returns

as at 31 August 2026

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)
Single Sector Funds										
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AMP Global Fixed Interest Fund	1.3009	-0.01%	-0.73%	-0.55%	0.39%	0.95%	1.03%	2.13%	-0.57%	0.64%
AMP Australasian Shares Fund	2.2689	1.33%	4.59%	0.40%	1.75%	5.54%	5.09%	6.75%	1.58%	5.94%
AMP International Shares Fund	3.9969	1.87%	2.39%	9.79%	9.21%	17.87%	17.75%	18.08%	10.99%	11.64%

● The returns above are calculated in accordance with the FMCR 2013 and guidance issued by the FMA.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.
* On 17 October 2024 the ANZ Conservative Fund, ANZ Balanced Growth Fund and ANZ Growth Fund were renamed to the Global Select Conservative Fund, Global Select Balanced Growth Fund and Global Select Growth Fund and BlackRock Investment Management (Australia) Ltd (BlackRock®) replaced ANZ as the underlying investment manager of the funds. The performance table relates to both BlackRock® and ANZ. For more information please refer to our website, amp.co.nz/anz-2024.

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