

# Premium Investments Personal Unit Trust: Rolling period returns

as at 30 April 2016



| Portfolio name                                      | Inception date | Unit price | Return (% per period) |         |         | Return (% per annum) |        |        |
|---|----------------|------------|-----------------------|---------|---------|----------------------|--------|--------|
|   |                |            | 1 month               | 3 month | 6 month | 1 year               | 3 year | 5 year |
| Premium Investments Personal Unit Trust             |                |            |                       |         |         |                      |        |        |
| OnePath NZ Cash <sup>^</sup>                        | 09/08/04       | 1.3584     | 0.15%                 | 0.43%   | 1.07%   | 2.55%                | 2.87%  | 2.88%  |
| AMPCI NZ Fixed Interest Index                       | 09/08/04       | 1.6965     | 0.26%                 | 1.81%   | 2.69%   | 5.72%                | 3.72%  | 5.15%  |
| AMPCI NZ Fixed Interest                             | 09/08/04       | 1.9812     | 0.43%                 | 2.15%   | 3.14%   | 5.92%                | 4.17%  | 6.02%  |
| OnePath NZ Fixed Interest                           | 09/08/04       | 1.7088     | 0.34%                 | 2.10%   | 3.07%   | 6.11%                | 3.59%  | 5.48%  |
| State Street Global Fixed Interest Index            | 09/08/04       | 1.7878     | -0.09%                | 1.61%   | 3.80%   | 5.21%                | 5.65%  | 6.61%  |
| PIMCO Global Fixed Interest                         | 09/08/04       | 2.2025     | 0.45%                 | 2.29%   | 3.26%   | 2.85%                | 4.86%  | 7.51%  |
| Blackrock Global Fixed Interest                     | 09/08/04       | 1.7843     | 0.31%                 | 1.87%   | 3.07%   | 4.68%                | 5.12%  | 6.04%  |
| AMPCI NZ Shares Index                               | 09/08/04       | 1.7765     | 0.90%                 | 9.74%   | 12.76%  | 17.06%               | 14.11% | 14.37% |
| OnePath NZ Shares                                   | 09/08/04       | 2.0978     | 0.67%                 | 8.31%   | 10.18%  | 7.82%                | 11.26% | 12.33% |
| AMPCI NZ Shares                                     | 09/08/04       | 2.3766     | 0.79%                 | 9.48%   | 13.28%  | 18.61%               | 15.78% | 14.84% |
| State Street Global Shares Index                    | 09/08/04       | 1.5471     | 0.91%                 | -0.39%  | -4.46%  | 4.06%                | 13.30% | 8.51%  |
| State Street Global Shares Index Hedged             | 09/08/04       | 1.8982     | 1.33%                 | 4.30%   | -2.58%  | -3.68%               | 11.04% | 11.07% |
| FD International Share Fund 1 - Value <sup>*</sup>  | 09/08/04       | 1.1585     | 1.44%                 | 1.52%   | -4.31%  | 0.44%                | 11.77% | 6.13%  |
| FD International Share Fund 3 - Growth <sup>†</sup> | 09/08/04       | 1.2351     | 0.46%                 | -1.55%  | -6.65%  | 2.87%                | 12.68% | 8.00%  |
| Cash Management Account                             |                |            |                       |         |         |                      |        |        |
| Cash Management Account <sup>‡</sup>                | 09/08/04       |            | 0.16%                 | 0.50%   | 1.08%   | 2.50%                | 2.62%  | 2.45%  |

These returns should be read in conjunction with the notes below:

The returns stated represent in each case and for each fund, the percentage change in the unit price adjusted for Portfolio Investment Entity ("PIE") tax credits over the period.

All returns are expressed in New Zealand dollar terms, and as such are the returns to New Zealand investors. Returns shown for periods of up to one year are for the period stated, while returns shown for periods of one year or more are annualised.

These are not necessarily the returns individual investors will receive as this will depend on the prices at which units are purchased and sold, the dates of these transactions and any additional contributions or withdrawals made during the period.

Past performance is not indicative of future performance and is not guaranteed by any party.

Returns are after the annual management fee, but before PIE tax is deducted at the investor's Prescribed Investor Rate. No allowance has been made for any entry fees, portfolio servicing fee or advice fee (if applicable). Full details on fees can be found in the Premium Investments Investment Statement.

<sup>^</sup> Prior to 28 June 2010 (the date the underlying investment fund became a PIE) the returns for the OnePath NZ Cash Fund are 'grossed up' to account for the tax paid by the underlying fund.

<sup>\*</sup> On 12 November 2010, the name of this portfolio changed from Bernstein Global Shares to FD International Share Fund 1 - Value.

<sup>†</sup> On 12 November 2010, the name of this portfolio changed from Alliance Capital Global Shares to FD International Share Fund 3 - Growth.

<sup>‡</sup> The return shown for the Cash Management Account is the interest that has been earned for the period.

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Services (NZ) Limited, AMP Wealth Management New Zealand Limited, The New Zealand Guardian Trust Company Limited, the underlying fund managers, any related companies or any other person guarantees the Trust, any investment in the Trust, or any returns on an investment in the Trust, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

**For a copy of the Premium Investments Investment Statement please visit [www.amp.co.nz](http://www.amp.co.nz). Alternatively contact your Adviser, or AMP on 0800 808 267 (+64 4 498 8000).**

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

# Premium Investments Personal Unit Trust: Calendar year returns

as at 30 April 2016



| Portfolio name                           | Return (% year-to-date) | Return (% calendar year) |        |        |        |         |        |
|--|-------------------------|--------------------------|--------|--------|--------|---------|--------|
|  |                         | 2015                     | 2014   | 2013   | 2012   | 2011    | 2010   |
| Premium Investments Personal Unit Trust  |                         |                          |        |        |        |         |        |
| OnePath NZ Cash <sup>^</sup>             | 0.64%                   | 3.07%                    | 3.26%  | 2.61%  | 2.87%  | 3.12%   | 3.00%  |
| AMPCI NZ Fixed Interest Index            | 3.11%                   | 5.01%                    | 6.82%  | -1.58% | 4.38%  | 11.47%  | 6.33%  |
| AMPCI NZ Fixed Interest                  | 3.89%                   | 4.76%                    | 7.95%  | -1.21% | 5.53%  | 12.92%  | 6.51%  |
| OnePath NZ Fixed Interest                | 3.72%                   | 4.85%                    | 7.22%  | -2.63% | 5.73%  | 12.40%  | 7.50%  |
| State Street Global Fixed Interest Index | 3.84%                   | 3.70%                    | 10.22% | 1.65%  | 6.40%  | 7.62%   | 5.06%  |
| PIMCO Global Fixed Interest              | 3.52%                   | 1.89%                    | 11.52% | 0.96%  | 12.78% | 9.53%   | 11.28% |
| Blackrock Global Fixed Interest          | 3.13%                   | 3.75%                    | 9.52%  | 1.28%  | 8.49%  | 4.58%   | 7.20%  |
| AMPCI NZ Shares Index                    | 7.23%                   | 13.74%                   | 18.10% | 16.86% | 24.42% | -0.68%  | 2.13%  |
| OnePath NZ Shares                        | 5.41%                   | 3.59%                    | 19.01% | 18.06% | 20.65% | 5.71%   | -1.66% |
| AMPCI NZ Shares                          | 6.65%                   | 14.86%                   | 22.32% | 13.61% | 25.95% | -0.91%  | 5.61%  |
| State Street Global Shares Index         | -0.95%                  | 12.71%                   | 10.14% | 25.63% | 9.36%  | -5.82%  | 3.33%  |
| State Street Global Shares Index Hedged  | -1.41%                  | 3.68%                    | 13.25% | 35.18% | 17.36% | -4.40%  | 7.41%  |
| FD International Share Fund 1 - Value*   | 0.56%                   | 8.65%                    | 8.10%  | 23.68% | 9.62%  | -10.09% | -0.90% |
| FD International Share Fund 3 - Growth†  | -3.01%                  | 17.04%                   | 7.61%  | 21.92% | 14.18% | -10.68% | 0.71%  |
| Cash Management Account                  |                         |                          |        |        |        |         |        |
| Cash Management Account‡                 | 0.69%                   | 2.86%                    | 2.82%  | 2.20%  | 2.20%  | 2.29%   | 2.45%  |

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