

AMP Savings and Investments Personal Retirement Plan: Rolling period returns

as at 31 October 2015



Investment Fund Name	Inception Date	Unit Price	Fund Size (\$NZm)	Return to 31 Oct 2015 (%)			Return to 31 Oct 2015 (% per annum.)				
				1 Month	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years	Since Inception
AMP Personal Retirement Plan - closed to new investors											
Conservative	06/09/96	1.8729	\$21.107	1.53%	-0.27%	-0.20%	2.88%	3.66%	3.39%	3.38%	3.33%
Balanced	06/09/96	1.9486	\$163.046	3.38%	-1.50%	-1.23%	3.72%	6.84%	5.36%	3.55%	3.54%
Dynamic	06/09/96	1.8631	\$108.876	5.01%	-2.56%	-2.11%	4.34%	9.49%	6.64%	3.23%	3.30%
OnePath Balanced Plus	22/02/97	1.9390	\$2.998	3.18%	-0.92%	2.45%	10.29%	10.76%	8.37%	4.67%	3.61%
Balanced - Other	28/02/97	1.7541	\$8.154	3.47%	-1.53%	-1.22%	3.84%	6.99%	5.48%	3.13%	3.06%
Legg Mason Balanced	28/02/97	1.7110	\$12.636	0.16%	-5.46%	-1.18%	2.20%	6.16%	3.82%	2.84%	2.92%
NZ Cash	11/11/02	1.5218	\$15.181	0.07%	0.22%	0.60%	1.71%	1.78%	1.84%	2.83%	2.90%
NZ Fixed Interest	06/09/96	2.2383	\$13.376	0.04%	0.38%	1.37%	4.42%	2.35%	3.61%	4.33%	4.29%
International Fixed Interest	06/09/96	2.2451	\$3.226	0.42%	0.30%	-0.51%	2.50%	2.97%	3.19%	4.05%	4.31%
NZ Property	06/09/96	1.6394	\$18.241	4.62%	0.73%	4.48%	10.19%	8.57%	6.09%	1.64%	2.61%
NZ Shares	06/09/96	2.8487	\$21.893	6.73%	2.33%	4.17%	9.33%	12.65%	11.33%	5.34%	5.61%
Strategic NZ Shares	04/06/02	2.4996	\$3.466	6.29%	2.17%	4.15%	10.70%	13.02%	10.94%	5.91%	6.68%
International Shares	06/09/96	1.9166	\$42.873	6.68%	-2.97%	0.97%	11.92%	15.39%	9.03%	3.53%	3.45%
Australian Shares	06/09/96	2.2373	\$17.837	-0.60%	-7.62%	-6.48%	-4.84%	2.63%	1.35%	2.73%	4.29%
Asian Shares	06/09/96	1.8147	\$17.482	1.93%	-1.09%	1.77%	21.13%	12.95%	4.81%	5.37%	3.16%
Passive International Shares (Hedged)	04/06/02	1.8946	\$1.931	11.66%	-3.24%	-6.62%	4.43%	12.58%	8.99%	3.66%	4.50%
AMP Passive Personal Retirement Plan - closed to new investors											
Passive NZ Shares	31/03/98	2.0814	\$3.529	6.68%	1.31%	3.34%	9.42%	12.83%	10.45%	4.20%	4.26%
Passive International Shares	31/03/98	1.2008	\$37.223	3.46%	-3.59%	8.63%	19.17%	16.67%	9.51%	4.29%	1.05%
AMP Insurance Bond - closed to new investors											
Balanced	16/09/96	1.9363	\$10.560	3.43%	-1.45%	-1.04%	4.18%	7.20%	5.54%	3.58%	3.51%

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 over the period.

The methodology used to calculate these returns assumes all income is reinvested into the fund. It is therefore a combined measure of both capital growth and income. All returns are expressed in New Zealand dollar terms, and as such are the returns to New Zealand investors. 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 and tax. No allowance has been made for any entry fees.

These returns assume that no rebate of the annual management fee has been applied. Rebates may currently apply for investments exceeding \$50,000.

The information has been derived from sources believed to be accurate at the time of issue. None of AMP Services (NZ) Limited, AMP Life Limited (incorporated in New South Wales, Australia ABN 84 079 300 379) the underlying fund managers, any related companies or any other person guarantees the AMP Plan or the Insurance Bond, any investment in them, or any returns on an investment in them, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

For more information contact your Adviser, or AMP on 0800 808 267.

AMP Savings and Investments Personal Retirement Plan: Calendar year returns

as at 31 October 2015



Investment Fund Name	Return (% year-to-date)	Return (% calendar year)									
		2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
AMP Personal Retirement Plan - closed to new investors											
Conservative	2.23%	4.78%	2.93%	5.14%	1.50%	3.21%	3.50%	1.35%	1.91%	4.79%	6.37%
Balanced	3.02%	6.80%	8.57%	10.01%	-2.84%	3.69%	7.91%	-14.32%	2.43%	7.78%	10.90%
Dynamic	3.63%	8.29%	13.55%	13.44%	-7.38%	4.11%	11.61%	-26.87%	2.02%	10.18%	15.45%
OnePath Balanced Plus	6.86%	9.76%	12.72%	12.55%	-1.25%	4.80%	11.78%	-16.56%	-0.04%	6.74%	6.92%
Balanced - Other	3.13%	6.95%	8.75%	10.08%	-2.73%	3.67%	7.61%	-16.45%	-0.50%	8.97%	8.17%
Legg Mason Balanced	6.68%	4.09%	3.56%	11.62%	-8.33%	7.93%	26.37%	-31.68%	2.63%	12.54%	4.09%
NZ Cash	1.34%	2.01%	1.68%	1.74%	2.04%	2.12%	2.27%	5.47%	4.85%	4.19%	3.76%
NZ Fixed Interest	3.20%	4.98%	-1.26%	3.47%	8.81%	4.08%	2.33%	12.43%	2.00%	2.98%	3.29%
International Fixed Interest	1.39%	6.48%	0.33%	5.32%	2.91%	6.32%	19.15%	-4.75%	0.80%	3.39%	5.63%
NZ Property	10.03%	6.99%	8.95%	5.11%	-1.53%	-11.13%	-18.95%	-5.94%	13.69%	14.25%	9.22%
NZ Shares	5.94%	18.80%	11.61%	24.54%	-4.31%	4.02%	18.21%	-31.32%	-1.51%	19.10%	9.21%
Strategic NZ Shares	6.71%	19.31%	12.56%	25.35%	-7.36%	3.25%	18.17%	-29.41%	-2.53%	25.24%	4.29%
International Shares	8.31%	8.96%	25.90%	11.96%	-10.25%	5.76%	19.13%	-36.59%	-0.39%	8.03%	14.80%
Australian Shares	1.08%	3.71%	-1.50%	13.48%	-13.20%	4.89%	42.80%	-36.67%	9.44%	16.90%	13.10%
Asian Shares	11.29%	7.65%	14.80%	11.64%	-15.43%	4.29%	28.36%	-33.62%	12.19%	17.06%	16.22%
Passive International Shares (Hedged)	-0.21%	10.32%	25.56%	15.51%	-10.30%	8.94%	12.88%	-39.38%	6.63%	16.05%	16.37%
AMP Passive Personal Retirement Plan - closed to new investors											
Passive NZ Shares	5.90%	14.51%	14.81%	22.93%	-4.58%	1.04%	17.26%	-33.97%	-2.13%	17.91%	5.14%
Passive International Shares	15.24%	8.43%	23.25%	7.35%	-7.63%	2.49%	4.52%	-22.66%	-2.43%	11.21%	13.76%
AMP Insurance Bond - closed to new investors											
Balanced	3.43%	7.17%	8.83%	10.07%	-3.01%	3.85%	7.98%	-14.29%	1.84%	7.50%	11.18%

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