

Personal Superannuation Scheme: Rolling period returns

as at 30 November 2016



Portfolio name	Fund Code	Inception date	Unit price	Return (per period)			Return (per annum)		
				1 month	3 month	6 month	1 year	3 year	5 year
Personal Superannuation Scheme - closed to New Investors from 20 September 2013									
Select Cash	NS001	09/08/04	1.4636	0.15%	0.45%	0.90%	1.89%	2.60%	2.57%
Select Income	NS002	09/08/04	1.7234	-0.80%	-1.64%	-0.45%	2.76%	4.11%	3.27%
Select Conservative	NS003	09/08/04	1.7063	-0.47%	-1.36%	0.05%	2.34%	3.87%	4.59%
Select Balanced	NS004	09/08/04	1.6752	0.12%	-1.05%	0.91%	3.37%	4.98%	7.44%
Select Growth	NS005	09/08/04	1.5749	0.70%	-0.64%	1.61%	4.00%	5.74%	9.64%
Dynamic Markets Conservative	NS025	09/08/04	1.7163	-0.46%	-1.37%	0.06%	2.40%	3.83%	4.56%
Dynamic Markets Balanced	NS026	09/08/04	1.7290	0.13%	-1.03%	0.94%	3.34%	4.95%	7.36%
Dynamic Markets Growth	NS027	09/08/04	1.6712	0.69%	-0.63%	1.69%	4.13%	5.76%	9.56%
Lifesteps Growth	NS007	09/08/04	1.6724	0.52%	-0.84%	1.29%	3.56%	5.44%	8.72%
Lifesteps Progression	NS008	09/08/04	1.7446	0.14%	-0.98%	0.98%	3.31%	4.92%	7.41%
Lifesteps Consolidation	NS009	09/08/04	1.6732	-0.09%	-1.19%	0.56%	3.13%	4.83%	6.69%
Lifesteps Stability	NS010	09/08/04	1.7021	-0.22%	-1.22%	0.33%	2.60%	4.24%	5.61%
Lifesteps Maturity	NS011	09/08/04	1.6390	-0.46%	-1.33%	0.11%	2.37%	3.89%	4.60%
OnePath NZ Cash	NS012	09/08/04	1.5508	0.16%	0.50%	0.99%	2.08%	2.79%	2.81%
AMPCI NZ Fixed Interest	NS015	09/08/04	1.9997	-1.13%	-2.31%	-0.50%	4.11%	5.82%	4.47%
OnePath NZ Fixed Interest	NS014	09/08/04	1.8290	-1.34%	-2.72%	-0.84%	3.61%	5.35%	4.05%
State Street Global Fixed Interest Index	NS016	09/08/04	1.9338	-1.59%	-2.74%	-0.54%	3.90%	5.86%	5.66%
PIMCO Global Fixed Interest	NS018	09/08/04	2.2417	-1.53%	-2.02%	1.44%	4.90%	6.49%	6.91%
Blackrock Global Fixed Interest	NS017	09/08/04	1.9311	-1.52%	-2.51%	-0.02%	3.52%	5.66%	5.94%
AMPCI NZ Shares Index	NS019	09/08/04	2.0236	-0.88%	-6.32%	-1.62%	13.46%	13.55%	16.59%
OnePath NZ Shares	NS021	09/08/04	2.1278	-1.04%	-4.00%	-2.13%	11.99%	10.64%	13.57%
AMPCI NZ Shares	NS020	09/08/04	2.2846	-0.83%	-6.30%	-3.49%	10.62%	14.06%	16.52%
AMPCI Global Shares Index	NS022	09/08/04	1.8084	2.05%	1.38%	-2.99%	-5.89%	8.15%	11.73%
AMPCI Global Shares Index Hedged	NS028	09/08/04	1.9947	2.86%	2.68%	9.30%	8.73%	7.92%	14.36%
FD International Share Fund 1 - Value	NS024	09/08/04	1.1455	4.03%	3.28%	1.26%	-2.15%	7.00%	10.44%
FD International Share Fund 3 - Growth	NS023	09/08/04	1.2338	2.01%	0.99%	-0.76%	-5.07%	8.50%	11.23%

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.

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 fees or advice fees (if applicable).

The information has been derived from sources believed to be accurate at the time of issue. None of 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 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.

For more information on the Personal Superannuation Scheme, contact your Adviser, or AMP on 0800 267 111 (+64 4 498 8000).

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

Personal Superannuation Scheme: Calendar year returns

as at 30 November 2016



Portfolio name	Return (year-to-date)	Return (calendar year)					
		2015	2014	2013	2012	2011	2010
Personal Superannuation Scheme - closed to New Investors from 20 September 2013							
Select Cash	1.68%	2.89%	3.07%	2.48%	2.58%	2.84%	2.82%
Select Income	2.84%	3.41%	5.77%	-0.62%	4.11%	9.24%	4.73%
Select Conservative	2.99%	2.02%	6.45%	3.87%	6.55%	3.95%	5.07%
Select Balanced	4.36%	2.02%	8.35%	9.90%	11.18%	-0.40%	5.92%
Select Growth	5.29%	1.93%	9.69%	15.30%	14.45%	-5.28%	6.66%
Dynamic Markets Conservative	3.04%	2.03%	6.30%	3.83%	6.55%	3.89%	5.10%
Dynamic Markets Balanced	4.33%	2.07%	8.23%	9.73%	11.01%	-0.33%	5.94%
Dynamic Markets Growth	5.48%	1.87%	9.61%	14.88%	14.43%	-5.25%	6.35%
Lifesteps Growth	4.80%	1.97%	9.19%	13.29%	12.91%	-3.27%	6.17%
Lifesteps Progression	4.37%	1.88%	8.32%	9.91%	11.13%	-0.30%	5.91%
Lifesteps Consolidation	3.94%	2.49%	7.86%	8.11%	9.72%	0.17%	5.74%
Lifesteps Stability	3.36%	1.99%	7.17%	6.14%	8.18%	2.11%	5.52%
Lifesteps Maturity	3.02%	2.14%	6.38%	3.88%	6.51%	3.98%	4.98%
OnePath NZ Cash	1.86%	3.09%	3.27%	2.74%	2.94%	3.20%	3.13%
AMPCI NZ Fixed Interest	4.25%	4.81%	7.93%	-1.13%	5.29%	13.00%	6.49%
OnePath NZ Fixed Interest	3.83%	4.85%	7.21%	-2.49%	5.77%	12.56%	7.57%
State Street Global Fixed Interest Index	4.15%	3.99%	10.09%	1.70%	6.42%	7.47%	5.27%
PIMCO Global Fixed Interest	5.59%	1.96%	11.64%	0.45%	12.98%	9.61%	11.42%
Blackrock Global Fixed Interest	3.79%	3.75%	9.87%	1.45%	8.63%	4.86%	6.99%
AMPCI NZ Shares Index	9.50%	14.53%	18.22%	16.89%	24.44%	-0.57%	2.07%
OnePath NZ Shares	9.31%	3.57%	19.00%	17.86%	20.57%	5.71%	-1.59%
AMPCI NZ Shares	6.05%	15.03%	22.49%	13.77%	25.98%	-0.85%	5.72%
AMPCI Global Shares Index	-0.10%	13.82%	10.38%	26.42%	8.27%	-3.27%	4.35%
AMPCI Global Shares Index Hedged	8.57%	-0.11%	13.56%	30.74%	16.89%	-6.77%	9.68%
FD International Share Fund 1 - Value	4.08%	8.53%	8.15%	23.41%	9.67%	-9.28%	-0.89%
FD International Share Fund 3 - Growth	-0.26%	17.12%	7.70%	22.01%	14.09%	-10.28%	0.92%

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