

# Personal Superannuation Scheme: Rolling period returns

as at 31 October 2017



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	Aug-2004	1.4877	0.15%	0.43%	0.90%	1.79%	2.25%	2.44%
Select Income	NS002	Aug-2004	1.7649	0.37%	0.72%	1.37%	1.59%	3.31%	2.83%
Select Conservative	NS003	Aug-2004	1.7985	1.19%	2.20%	2.29%	5.01%	3.73%	4.40%
Select Balanced	NS004	Aug-2004	1.8641	2.54%	4.59%	4.63%	11.67%	6.04%	7.60%
Select Growth	NS005	Aug-2004	1.8322	3.64%	6.58%	6.58%	17.56%	7.89%	10.24%
Dynamic Markets Conservative	NS025	Aug-2004	1.8080	1.19%	2.19%	2.25%	4.96%	3.72%	4.36%
Dynamic Markets Balanced	NS026	Aug-2004	1.9239	2.53%	4.57%	4.61%	11.67%	6.05%	7.55%
Dynamic Markets Growth	NS027	Aug-2004	1.9447	3.68%	6.63%	6.60%	17.58%	7.94%	10.18%
Lifesteps Growth	NS007	Aug-2004	1.9206	3.28%	6.06%	5.98%	15.80%	7.32%	9.29%
Lifesteps Progression	NS008	Aug-2004	1.9373	2.50%	4.52%	4.56%	11.46%	5.94%	7.53%
Lifesteps Consolidation	NS009	Aug-2004	1.8299	2.13%	3.87%	3.91%	9.48%	5.49%	6.74%
Lifesteps Stability	NS010	Aug-2004	1.8307	1.73%	3.12%	3.17%	7.48%	4.53%	5.56%
Lifesteps Maturity	NS011	Aug-2004	1.7207	1.16%	2.13%	2.18%	4.60%	3.64%	4.34%
OnePath NZ Cash	NS012	Aug-2004	1.5791	0.17%	0.48%	1.00%	1.99%	2.45%	2.66%
AMPCI NZ Fixed Interest	NS015	Aug-2004	2.0703	0.54%	1.07%	2.02%	2.36%	4.82%	3.95%
OnePath NZ Fixed Interest	NS014	Aug-2004	1.8828	0.52%	0.92%	1.81%	1.56%	4.44%	3.28%
State Street Global Fixed Interest Index	NS016	Aug-2004	1.9763	0.44%	0.85%	1.21%	0.58%	4.17%	4.62%
PIMCO Global Fixed Interest	NS018	Aug-2004	2.3511	0.42%	1.11%	2.14%	3.28%	4.71%	5.11%
BlackRock Global Fixed Interest	NS017	Aug-2004	1.9810	0.08%	0.62%	0.58%	1.02%	3.98%	4.47%
AMPCI NZ Shares Index	NS019	Aug-2004	2.3676	2.68%	6.18%	10.64%	17.41%	15.38%	16.10%
OnePath NZ Shares	NS021	Aug-2004	2.2714	1.32%	2.44%	4.87%	6.57%	7.66%	12.17%
AMPCI NZ Shares	NS020	Aug-2004	2.6118	1.26%	4.76%	7.96%	14.76%	13.45%	14.82%
AMPCI Global Shares Index	NS022	Aug-2004	2.2436	7.25%	13.71%	8.98%	26.94%	13.00%	15.10%
AMPCI Global Shares Index Hedged	NS028	Aug-2004	2.3297	1.33%	1.91%	8.13%	20.46%	10.29%	14.14%
FD International Share Fund 1 - Value	NS024	Aug-2004	1.3550	6.08%	11.05%	6.18%	23.06%	9.59%	13.29%
FD International Share Fund 3 - Growth	NS023	Aug-2004	1.5693	8.28%	14.65%	10.80%	29.75%	14.01%	15.07%

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, administration 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 31 October 2017



Portfolio name	Return (year-to-date)	Return (calendar year)					
		2016	2015	2014	2013	2012	2011
Personal Superannuation Scheme - closed to New Investors from 20 September 2013							
Select Cash	1.49%	1.83%	2.89%	3.07%	2.48%	2.58%	2.84%
Select Income	2.88%	2.36%	3.41%	5.77%	-0.62%	4.11%	9.24%
Select Conservative	4.96%	3.53%	2.02%	6.45%	3.87%	6.55%	3.95%
Select Balanced	9.87%	5.93%	2.02%	8.35%	9.90%	11.18%	-0.40%
Select Growth	14.04%	7.78%	1.93%	9.69%	15.30%	14.45%	-5.28%
Dynamic Markets Conservative	4.91%	3.56%	2.03%	6.30%	3.83%	6.55%	3.89%
Dynamic Markets Balanced	9.88%	5.89%	2.07%	8.23%	9.73%	11.01%	-0.33%
Dynamic Markets Growth	14.08%	7.96%	1.87%	9.61%	14.88%	14.43%	-5.25%
Lifesteps Growth	12.84%	6.99%	1.97%	9.19%	13.29%	12.91%	-3.27%
Lifesteps Progression	9.73%	5.86%	1.88%	8.32%	9.91%	11.13%	-0.30%
Lifesteps Consolidation	8.29%	5.18%	2.49%	7.86%	8.11%	9.72%	0.17%
Lifesteps Stability	6.77%	4.28%	1.99%	7.17%	6.14%	8.18%	2.11%
Lifesteps Maturity	4.59%	3.50%	2.14%	6.38%	3.88%	6.51%	3.98%
OnePath NZ Cash	1.66%	2.03%	3.09%	3.27%	2.74%	2.94%	3.20%
AMPCI NZ Fixed Interest	4.21%	3.57%	4.81%	7.93%	-1.13%	5.29%	13.00%
OnePath NZ Fixed Interest	3.72%	3.05%	4.85%	7.21%	-2.49%	5.77%	12.56%
State Street Global Fixed Interest Index	1.97%	4.39%	3.99%	10.09%	1.70%	6.42%	7.47%
PIMCO Global Fixed Interest	4.11%	6.37%	1.96%	11.64%	0.45%	12.98%	9.61%
BlackRock Global Fixed Interest	2.21%	4.17%	3.75%	9.87%	1.45%	8.63%	4.86%
AMPCI NZ Shares Index	18.79%	9.20%	14.53%	18.22%	16.89%	24.44%	-0.57%
OnePath NZ Shares	7.05%	9.96%	3.57%	19.00%	17.86%	20.57%	5.71%
AMPCI NZ Shares	14.73%	6.97%	15.03%	22.49%	13.77%	25.98%	-0.85%
AMPCI Global Shares Index	18.92%	4.49%	13.82%	10.38%	26.42%	8.27%	-3.27%
AMPCI Global Shares Index Hedged	14.36%	11.18%	-0.11%	13.56%	30.74%	16.89%	-6.77%
FD International Share Fund 1 - Value	14.78%	7.26%	8.53%	8.15%	23.41%	9.67%	-9.28%
FD International Share Fund 3 - Growth	23.97%	2.33%	17.12%	7.70%	22.01%	14.09%	-10.28%

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