

# Personal Superannuation Scheme: Rolling period returns

as at 28 February 2018



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 <sup>1</sup>	NS001	Aug-2004	1.4955	0.12%	0.38%	0.82%	1.74%	2.07%	2.38%
Select Income <sup>1</sup>	NS002	Aug-2004	1.7732	-0.05%	-0.11%	0.89%	2.75%	2.59%	2.88%
Select Conservative	NS003	Aug-2004	1.7973	-0.66%	-0.54%	1.39%	3.83%	2.75%	3.83%
Select Balanced	NS004	Aug-2004	1.8776	-1.20%	-0.06%	4.14%	8.45%	4.87%	6.60%
Select Growth	NS005	Aug-2004	1.8580	-1.70%	0.35%	6.52%	12.40%	6.60%	8.83%
Lifesteps Growth	NS007	Aug-2004	1.9346	-1.98%	-0.20%	5.36%	10.77%	5.89%	7.98%
Lifesteps Progression	NS008	Aug-2004	1.9518	-1.18%	-0.04%	4.12%	8.38%	4.77%	6.52%
Lifesteps Consolidation	NS009	Aug-2004	1.8376	-1.08%	-0.25%	3.21%	6.95%	4.33%	5.83%
Lifesteps Stability	NS010	Aug-2004	1.8374	-0.78%	-0.25%	2.57%	5.73%	3.52%	4.87%
Lifesteps Maturity	NS011	Aug-2004	1.7187	-0.66%	-0.55%	1.28%	3.50%	2.63%	3.76%
NZ Cash <sup>2</sup>	NS012	Aug-2004	1.5885	0.13%	0.43%	0.92%	1.94%	2.27%	2.58%
AMPCI NZ Fixed Interest	NS015	Aug-2004	2.0841	-0.05%	-0.12%	1.29%	4.00%	3.74%	4.05%
AMPCI Global Fixed Interest <sup>2</sup>	NS016	Aug-2004	1.9424	-0.42%	-1.90%	-1.91%	0.04%	2.24%	3.95%
Global Bonds -Multi Manager <sup>2</sup>	NS018	Aug-2004	2.3234	-0.45%	-1.27%	-1.06%	1.83%	2.74%	4.39%
AMPCI NZ Shares Index	NS019	Aug-2004	2.4204	-1.14%	1.83%	6.95%	16.87%	12.98%	14.65%
AMPCI NZ Shares	NS020	Aug-2004	2.7088	-1.04%	3.21%	6.73%	14.85%	11.96%	14.05%
AMPCI Global Shares Index	NS022	Aug-2004	2.2475	-1.77%	-1.11%	10.00%	17.75%	9.73%	13.52%
AMPCI Global Shares Index Hedged	NS028	Aug-2004	2.4534	-2.92%	4.02%	9.66%	14.20%	8.74%	12.92%
AMPCI Global Shares <sup>2</sup>	NS024	Aug-2004	1.3494	-1.68%	-1.82%	7.62%	12.53%	7.38%	11.41%

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).

<sup>1</sup> These funds had their underlying investments changed on 12 December 2017. For details of these changes, please see table B on page 3 of the report.

<sup>2</sup> These funds had their names and underlying investments changed on 12 December 2017. For details of these changes, please see table B on page 3 of the report.

For more detailed information, please refer to your latest Investment Report or talk to your adviser.

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 28 February 2018



Portfolio name	Return (year-to-date)	Return (calendar year)					
		2017	2016	2015	2014	2013	2012
Personal Superannuation Scheme - closed to New Investors from 20 September 2013							
Select Cash <sup>1</sup>	0.22%	1.80%	1.83%	2.89%	3.07%	2.48%	2.58%
Select Income <sup>1</sup>	-0.27%	3.65%	2.36%	3.41%	5.77%	-0.62%	4.11%
Select Conservative	-0.72%	5.68%	3.53%	2.02%	6.45%	3.87%	6.55%
Select Balanced	-0.63%	11.42%	5.93%	2.02%	8.35%	9.90%	11.18%
Select Growth	-0.62%	16.46%	7.78%	1.93%	9.69%	15.30%	14.45%
Lifesteps Growth	-1.05%	14.93%	6.99%	1.97%	9.19%	13.29%	12.91%
Lifesteps Progression	-0.61%	11.28%	5.86%	1.88%	8.32%	9.91%	11.13%
Lifesteps Consolidation	-0.72%	9.58%	5.18%	2.49%	7.86%	8.11%	9.72%
Lifesteps Stability	-0.60%	7.83%	4.28%	1.99%	7.17%	6.14%	8.18%
Lifesteps Maturity	-0.72%	5.25%	3.50%	2.14%	6.38%	3.88%	6.51%
NZ Cash <sup>2</sup>	0.27%	1.99%	2.03%	3.09%	3.27%	2.74%	2.94%
AMPCI NZ Fixed Interest	-0.36%	5.29%	3.57%	4.81%	7.93%	-1.13%	5.29%
AMPCI Global Fixed Interest <sup>2</sup>	-1.07%	1.31%	4.39%	3.99%	10.09%	1.70%	6.42%
Global Bonds -Multi Manager <sup>2</sup>	-1.12%	4.06%	6.37%	1.96%	11.64%	0.45%	12.98%
AMPCI NZ Shares Index	-0.67%	22.40%	9.20%	14.53%	18.22%	16.89%	24.44%
AMPCI NZ Shares	-0.31%	19.52%	6.97%	15.03%	22.49%	13.77%	25.98%
AMPCI Global Shares Index	-0.32%	19.60%	4.49%	13.82%	10.38%	26.42%	8.27%
AMPCI Global Shares Index Hedged	1.09%	19.21%	11.18%	-0.11%	13.56%	30.74%	16.89%
AMPCI Global Shares <sup>2</sup>	-0.14%	14.51%	7.26%	8.53%	8.15%	23.41%	9.67%

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### Table A – Closed funds and their replacements

The table below shows the funds that closed and the new funds they were moved to in December 2017 for Personal Superannuation Scheme (PSS).

Scheme	Closed funds	New funds
PSS	OnePath NZ Fixed Interest	AMPCI NZ Fixed Interest
PSS	BlackRock Global Fixed Interest	Global Bonds - Multi Manager
PSS	OnePath NZ Shares	AMPCI NZ Shares
PSS	FD International Share Fund 3 - Growth	AMPCI Global Shares
PSS	Dynamic Markets Conservative	Select Conservative
PSS	Dynamic Markets Balanced	Select Balanced
PSS	Dynamic Markets Growth	Select Growth

### Table B – Funds with an underlying investment change

The table below shows funds that had their underlying investments changed in December 2017 for Personal Superannuation Scheme (PSS). Some of these funds also had a name change to better reflect their makeup.

Scheme	Funds reinvested	New fund name	New underlying investment
PSS	Select Cash	Select Cash	AMP Capital NZ Cash Fund
PSS	Select Income	Select Income	AMP Capital NZ Cash Fund (30% of fund, replaces ANZ Wholesale Cash Fund)
PSS	OnePath NZ Cash	NZ Cash	AMP Capital NZ Cash Fund
PSS	State Street Global Fixed Interest Index	AMPCI Global Fixed Interest	AMP Capital Global Fixed Interest Multi-manager Fund
PSS	PIMCO Global Fixed Interest	Global Bonds - Multi Manager	AMP Capital Global Fixed Interest Multi-manager Fund
PSS	FD International Share Fund 1 - Value	AMPCI Global Shares	AMP Capital Unhedged Global Shares Multi-manager Fund