

Returns after total fund charges and before tax:

Fund Name	1-Month	3-Month	6-Month	YTD	1-Year	2-Year (p.a)	3-Year (p.a)	5-Year (p.a)	10-Year (p.a)
Lifetime Conservative Fund	3.44%	0.90%	1.47%	4.89%	3.66%	-2.63%	-1.48%	1.09%	2.31%
Lifetime Balanced Fund	4.56%	-0.11%	2.05%	8.06%	5.91%	-2.86%	0.35%	3.39%	4.38%
Lifetime Growth	5.69%	0.26%	3.68%	11.63%	8.82%	-2.18%	2.62%	5.46%	6.15%
Lifetime Lifesteps Maturity Fund	3.35%	0.73%	1.29%	4.64%	3.42%	-2.73%	-1.58%	0.99%	2.22%
Lifetime Lifesteps Stability Fund	3.78%	0.91%	1.97%	6.19%	4.70%	-2.54%	-0.76%	1.88%	3.04%
Lifetime Lifesteps Progression Fund	4.94%	0.35%	2.53%	8.57%	6.40%	-2.63%	0.49%	3.43%	4.37%
Lifetime Lifesteps Consolidation Fund	4.19%	0.82%	2.45%	7.57%	5.70%	-2.70%	-0.19%	2.62%	3.76%
Lifetime Lifesteps Growth Fund	5.13%	-0.67%	2.27%	9.39%	6.84%	-2.65%	1.66%	4.81%	5.51%
Lifetime Cash Fund	0.53%	1.37%	2.64%	4.40%	4.70%	2.91%	1.79%	1.36%	1.79%
Lifetime NZ Cash Fund	0.54%	1.38%	2.65%	4.42%	4.72%	2.92%	1.80%	1.36%	1.79%
Lifetime NZ Bond Fund	3.51%	1.73%	-0.65%	1.74%	0.29%	-3.73%	-4.88%	-0.98%	1.85%
Lifetime Income Fund	3.48%	2.22%	0.80%	2.80%	1.82%	-1.89%	-3.17%	-0.62%	1.41%
Lifetime Overseas Bond Fund	3.28%	1.30%	1.21%	3.03%	2.04%	-5.27%	-4.28%	-0.19%	1.61%
Lifetime Overseas Bond Fund No.2	3.30%	1.32%	1.23%	3.05%	2.06%	-5.26%	-4.36%	-0.41%	1.96%
Lifetime Australasian Shares Fund	4.77%	-0.35%	-2.40%	-0.43%	-0.99%	-5.86%	-3.15%	5.55%	9.05%
Lifetime Australasian Shares Fund No.2	4.89%	-0.28%	-2.33%	-0.38%	-0.96%	-5.90%	-4.41%	4.54%	8.71%
Lifetime Overseas Shares Fund	6.84%	0.28%	6.32%	18.73%	14.61%	-0.11%	7.45%	9.23%	8.14%
Lifetime Overseas Shares Fund No.2	6.84%	0.28%	6.33%	18.65%	14.54%	-0.12%	7.57%	9.76%	9.65%
Lifetime Overseas Shares Fund No.3	6.88%	0.27%	6.34%	18.68%	14.55%	-0.09%	7.00%	8.49%	8.44%

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Fund Name	1-Month	3-Month	6-Month	YTD	1-Year	2-Year (p.a)	3-Year (p.a)	5-Year (p.a)	10-Year (p.a)
Lifetime Conservative Fund	2.65%	0.31%	0.96%	3.95%	2.84%	-2.24%	-0.99%	1.06%	1.96%
Lifetime Balanced Fund	3.84%	-0.75%	1.41%	7.16%	5.03%	-2.81%	0.43%	3.12%	3.87%
Lifetime Growth	4.88%	-0.61%	2.70%	10.53%	7.63%	-2.61%	2.19%	4.94%	5.50%
Lifetime Lifesteps Maturity Fund	2.57%	0.15%	0.79%	3.73%	2.63%	-2.32%	-1.08%	0.97%	1.88%
Lifetime Lifesteps Stability Fund	3.04%	0.31%	1.40%	5.26%	3.84%	-2.29%	-0.42%	1.78%	2.65%
Lifetime Lifesteps Progression Fund	4.16%	-0.34%	1.83%	7.60%	5.45%	-2.61%	0.55%	3.14%	3.85%
Lifetime Lifesteps Consolidation Fund	3.42%	0.17%	1.81%	6.62%	4.80%	-2.57%	0.00%	2.43%	3.29%
Lifetime Lifesteps Growth Fund	4.44%	-1.37%	1.53%	8.36%	5.74%	-2.96%	1.39%	4.35%	4.90%
Lifetime Cash Fund	0.38%	0.98%	1.90%	3.15%	3.37%	2.09%	1.29%	0.98%	1.29%
Lifetime NZ Cash Fund	0.39%	0.99%	1.90%	3.16%	3.38%	2.09%	1.29%	0.98%	1.28%
Lifetime NZ Bond Fund	2.52%	1.23%	-0.47%	1.27%	0.22%	-2.70%	-3.53%	-0.69%	1.34%
Lifetime Income Fund	2.50%	1.59%	0.58%	2.02%	1.32%	-1.37%	-2.29%	-0.44%	1.01%
Lifetime Overseas Bond Fund	2.35%	0.89%	0.83%	2.15%	1.44%	-3.82%	-3.10%	-0.13%	1.16%
Lifetime Overseas Bond Fund No.2	2.37%	0.90%	0.85%	2.16%	1.45%	-3.81%	-3.16%	-0.29%	1.42%
Lifetime Australasian Shares Fund	4.71%	-0.87%	-2.93%	-1.23%	-1.84%	-6.56%	-3.76%	4.90%	8.08%
Lifetime Australasian Shares Fund No.2	4.82%	-0.81%	-2.87%	-1.20%	-1.83%	-6.60%	-5.03%	3.87%	7.73%
Lifetime Overseas Shares Fund	5.68%	-0.95%	4.93%	17.30%	12.97%	-0.92%	6.55%	8.25%	7.14%
Lifetime Overseas Shares Fund No.2	5.79%	-0.85%	5.05%	17.35%	13.02%	-0.87%	6.72%	8.78%	8.59%
Lifetime Overseas Shares Fund No.3	5.72%	-0.97%	4.94%	17.24%	12.90%	-0.90%	6.30%	7.97%	7.81%

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