

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	-1.98%	-1.72%	-0.60%	1.89%	2.78%	-4.19%	-1.90%	0.13%	2.11%
Lifetime Balanced Fund	-3.19%	-2.42%	0.88%	4.72%	5.87%	-4.08%	0.68%	1.82%	4.25%
Lifetime Growth	-3.97%	-2.91%	2.07%	6.93%	8.45%	-3.59%	3.34%	3.13%	5.97%
Lifetime Lifesteps Maturity Fund	-2.13%	-1.88%	-0.79%	1.66%	2.56%	-4.29%	-2.01%	0.03%	2.01%
Lifetime Lifesteps Stability Fund	-2.27%	-1.87%	-0.06%	2.85%	3.89%	-4.12%	-0.98%	0.64%	2.84%
Lifetime Lifesteps Progression Fund	-3.12%	-2.35%	0.93%	4.81%	5.93%	-4.03%	0.68%	1.78%	4.19%
Lifetime Lifesteps Consolidation Fund	-2.64%	-2.05%	0.50%	3.88%	5.05%	-4.17%	-0.22%	1.16%	3.56%
Lifetime Lifesteps Growth Fund	-3.72%	-2.76%	1.66%	6.03%	7.55%	-3.60%	2.55%	2.90%	5.43%
Lifetime Cash Fund	0.40%	1.25%	2.38%	3.41%	4.17%	2.41%	1.46%	1.22%	1.73%
Lifetime NZ Cash Fund	0.40%	1.24%	2.36%	3.41%	4.17%	2.41%	1.45%	1.22%	1.73%
Lifetime NZ Bond Fund	-1.85%	-2.63%	-3.98%	-1.83%	-2.00%	-6.50%	-6.54%	-1.62%	1.48%
Lifetime Income Fund	-1.29%	-1.68%	-2.41%	-0.72%	-0.70%	-4.40%	-4.70%	-1.27%	1.06%
Lifetime Overseas Bond Fund	-1.83%	-1.95%	-2.16%	-0.14%	0.59%	-6.70%	-5.16%	-0.88%	1.39%
Lifetime Overseas Bond Fund No.2	-1.82%	-1.94%	-2.15%	-0.14%	0.60%	-6.70%	-5.26%	-1.12%	1.76%
Lifetime Australasian Shares Fund	-1.92%	-4.95%	-5.13%	-2.00%	1.62%	-8.67%	-1.13%	3.85%	8.93%
Lifetime Australasian Shares Fund No.2	-1.93%	-4.97%	-5.13%	-2.03%	1.55%	-8.76%	-2.33%	2.98%	8.66%
Lifetime Overseas Shares Fund	-5.06%	-2.65%	5.49%	12.41%	13.81%	-0.52%	6.66%	5.56%	8.28%
Lifetime Overseas Shares Fund No.2	-5.05%	-2.64%	5.50%	12.34%	13.76%	-0.53%	6.69%	6.32%	9.75%
Lifetime Overseas Shares Fund No.3	-5.11%	-2.69%	5.44%	12.31%	13.77%	-0.53%	8.71%	6.20%	8.37%

Returns after total fund charges and after 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	-1.81%	-1.53%	-0.37%	1.75%	2.25%	-3.34%	-1.19%	0.24%	1.83%
Lifetime Balanced Fund	-3.19%	-2.39%	0.92%	4.52%	4.93%	-3.66%	0.86%	1.64%	3.80%
Lifetime Growth	-4.17%	-3.09%	1.85%	6.57%	7.13%	-3.67%	2.92%	2.69%	5.39%
Lifetime Lifesteps Maturity Fund	-1.95%	-1.68%	-0.54%	1.55%	2.08%	-3.42%	-1.29%	0.16%	1.75%
Lifetime Lifesteps Stability Fund	-2.17%	-1.78%	0.06%	2.65%	3.17%	-3.45%	-0.46%	0.65%	2.51%
Lifetime Lifesteps Progression Fund	-3.13%	-2.32%	0.95%	4.58%	4.98%	-3.62%	0.85%	1.60%	3.74%
Lifetime Lifesteps Consolidation Fund	-2.59%	-1.99%	0.58%	3.67%	4.23%	-3.63%	0.12%	1.07%	3.16%
Lifetime Lifesteps Growth Fund	-3.85%	-2.85%	1.56%	5.64%	6.17%	-3.60%	2.29%	2.50%	4.88%
Lifetime Cash Fund	0.29%	0.90%	1.71%	2.45%	2.98%	1.73%	1.05%	0.88%	1.25%
Lifetime NZ Cash Fund	0.29%	0.89%	1.69%	2.44%	2.98%	1.73%	1.05%	0.87%	1.24%
Lifetime NZ Bond Fund	-1.35%	-1.91%	-2.88%	-1.32%	-1.43%	-4.72%	-4.75%	-1.16%	1.07%
Lifetime Income Fund	-0.94%	-1.22%	-1.74%	-0.52%	-0.50%	-3.20%	-3.41%	-0.91%	0.76%
Lifetime Overseas Bond Fund	-1.33%	-1.42%	-1.56%	-0.10%	0.44%	-4.85%	-3.74%	-0.63%	1.01%
Lifetime Overseas Bond Fund No.2	-1.33%	-1.41%	-1.56%	-0.10%	0.44%	-4.84%	-3.81%	-0.80%	1.27%
Lifetime Australasian Shares Fund	-2.38%	-5.38%	-5.57%	-2.73%	0.82%	-9.31%	-1.71%	3.20%	7.95%
Lifetime Australasian Shares Fund No.2	-2.39%	-5.39%	-5.57%	-2.77%	0.74%	-9.40%	-2.94%	2.32%	7.67%
Lifetime Overseas Shares Fund	-5.35%	-2.88%	5.28%	12.08%	11.90%	-0.91%	6.02%	4.79%	7.36%
Lifetime Overseas Shares Fund No.2	-5.34%	-2.87%	5.28%	12.03%	11.86%	-0.92%	6.07%	5.51%	8.76%
Lifetime Overseas Shares Fund No.3	-5.41%	-2.93%	5.22%	11.99%	11.85%	-0.92%	7.53%	5.55%	7.85%

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