

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	-0.12%	6.56%	3.36%	-0.12%	5.64%	-0.21%	-0.64%	1.45%	2.59%
Lifetime Balanced Fund	0.76%	9.38%	3.57%	0.76%	9.40%	1.10%	1.31%	4.10%	4.90%
Lifetime Growth Fund	1.84%	11.67%	4.54%	1.84%	13.26%	2.97%	3.59%	6.44%	6.84%
Lifetime Lifesteps Maturity Fund	-0.11%	6.53%	3.25%	-0.11%	5.44%	-0.29%	-0.72%	1.36%	2.50%
Lifetime Lifesteps Stability Fund	0.51%	7.43%	3.75%	0.51%	7.13%	0.42%	0.10%	2.37%	3.40%
Lifetime Lifesteps Progression Fund	0.77%	9.76%	4.06%	0.77%	9.91%	1.34%	1.45%	4.15%	4.88%
Lifetime Lifesteps Consolidation Fund	0.83%	8.37%	4.06%	0.83%	8.65%	0.84%	0.71%	3.20%	4.19%
Lifetime Lifesteps Growth Fund	1.13%	10.89%	3.60%	1.13%	11.06%	2.11%	2.70%	5.74%	6.15%
Lifetime Cash Fund	0.44%	1.47%	2.75%	0.44%	5.04%	3.39%	2.13%	1.49%	1.85%
Lifetime NZ Cash Fund	0.44%	1.51%	2.79%	0.44%	5.09%	3.42%	2.15%	1.50%	1.85%
Lifetime NZ Bond Fund	-0.72%	6.02%	3.54%	-0.72%	2.22%	-2.28%	-3.77%	-0.80%	1.97%
Lifetime Income Fund	-0.79%	5.86%	4.20%	-0.79%	3.70%	-0.52%	-2.16%	-0.38%	1.54%
Lifetime Overseas Bond Fund	-0.40%	6.11%	3.84%	-0.40%	3.98%	-3.13%	-3.32%	-0.04%	1.79%
Lifetime Overseas Bond Fund No.2	-0.40%	6.12%	3.86%	-0.40%	3.99%	-3.14%	-3.37%	-0.25%	2.12%
Lifetime Australasian Shares Fund	0.88%	10.89%	1.09%	0.88%	1.18%	0.35%	-2.71%	6.43%	9.50%
Lifetime Australasian Shares Fund No.2	0.88%	10.96%	1.11%	0.88%	1.17%	0.29%	-3.44%	5.37%	9.17%
Lifetime Overseas Shares Fund	2.62%	13.58%	6.22%	2.62%	21.18%	5.93%	8.74%	10.65%	8.99%
Lifetime Overseas Shares Fund No.2	2.62%	13.58%	6.22%	2.62%	21.11%	5.91%	8.87%	11.24%	10.49%
Lifetime Overseas Shares Fund No.3	2.59%	13.59%	6.22%	2.59%	21.10%	5.95%	7.66%	10.31%	9.12%

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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	0.03%	5.21%	2.33%	0.03%	4.52%	-0.18%	-0.33%	1.37%	2.20%
Lifetime Balanced Fund	0.94%	8.31%	2.78%	0.94%	8.50%	0.91%	1.32%	3.81%	4.38%
Lifetime Growth Fund	2.08%	10.64%	3.68%	2.08%	12.21%	2.37%	3.17%	5.90%	6.20%
Lifetime Lifesteps Maturity Fund	0.04%	5.17%	2.21%	0.04%	4.34%	-0.26%	-0.40%	1.29%	2.13%
Lifetime Lifesteps Stability Fund	0.65%	6.25%	2.83%	0.65%	6.10%	0.37%	0.32%	2.23%	2.99%
Lifetime Lifesteps Progression Fund	0.95%	8.63%	3.21%	0.95%	8.93%	1.12%	1.44%	3.84%	4.36%
Lifetime Lifesteps Consolidation Fund	1.01%	7.22%	3.17%	1.01%	7.65%	0.69%	0.80%	2.98%	3.71%
Lifetime Lifesteps Growth Fund	1.32%	9.97%	2.87%	1.32%	10.08%	1.60%	2.41%	5.27%	5.55%
Lifetime Cash Fund	0.32%	1.06%	1.97%	0.32%	3.60%	2.43%	1.53%	1.07%	1.33%
Lifetime NZ Cash Fund	0.32%	1.09%	2.01%	0.32%	3.64%	2.45%	1.54%	1.08%	1.33%
Lifetime NZ Bond Fund	-0.52%	4.31%	2.54%	-0.52%	1.61%	-1.62%	-2.72%	-0.57%	1.42%
Lifetime Income Fund	-0.57%	4.20%	3.01%	-0.57%	2.67%	-0.36%	-1.55%	-0.27%	1.11%
Lifetime Overseas Bond Fund	-0.28%	4.37%	2.71%	-0.28%	2.82%	-2.26%	-2.40%	-0.03%	1.29%
Lifetime Overseas Bond Fund No.2	-0.29%	4.38%	2.72%	-0.29%	2.83%	-2.26%	-2.44%	-0.18%	1.53%
Lifetime Australasian Shares Fund	0.88%	10.77%	0.54%	0.88%	0.29%	-0.41%	-3.33%	5.76%	8.52%
Lifetime Australasian Shares Fund No.2	0.89%	10.84%	0.55%	0.89%	0.28%	-0.47%	-4.09%	4.69%	8.18%
Lifetime Overseas Shares Fund	2.93%	12.20%	5.11%	2.93%	19.95%	4.90%	7.84%	9.66%	7.99%
Lifetime Overseas Shares Fund No.2	2.93%	12.32%	5.22%	2.93%	20.02%	4.94%	8.02%	10.26%	9.42%
Lifetime Overseas Shares Fund No.3	2.90%	12.21%	5.10%	2.90%	19.87%	4.92%	7.14%	9.68%	8.53%

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