

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 Cash Fund	0.52%	1.51%	2.82%	3.16%	3.49%	1.06%	0.04%	-0.44%	-0.18%
Lifetime Conservative Fund	-0.59%	0.72%	2.91%	3.88%	1.32%	-4.39%	-2.16%	-0.49%	1.20%
Lifetime Balanced Fund	-1.24%	2.76%	5.04%	7.67%	3.91%	-4.05%	0.36%	1.31%	3.46%
Lifetime Growth Fund	-1.72%	3.59%	5.72%	9.31%	5.15%	-3.62%	2.04%	2.40%	4.68%
Lifetime NZ Bond Fund	0.02%	-0.68%	1.85%	1.23%	-1.15%	-6.60%	-6.72%	-2.74%	-0.16%
Lifetime Overseas Bond Fund	-0.44%	-0.26%	2.02%	1.72%	-2.13%	-7.53%	-5.75%	-2.35%	-0.64%
Lifetime International Property Fund	-2.73%	4.46%	0.26%	3.55%	-6.95%	-10.23%	1.13%	-0.12%	3.77%
Lifetime Australasian Property Fund	-2.28%	2.77%	0.58%	3.75%	-5.10%	-12.17%	-3.44%	1.06%	4.50%
Lifetime Overseas Shares Fund	-0.65%	7.02%	12.55%	18.41%	12.89%	-0.14%	7.66%	5.88%	7.67%
Lifetime International Shares Fund No.2	-0.64%	7.03%	12.55%	18.37%	12.66%	-0.95%	2.57%	6.86%	10.34%
Lifetime International Shares Fund No.3	-0.65%	7.02%	12.58%	18.49%	13.03%	-2.91%	4.72%	3.01%	6.39%
Lifetime Australasian Shares Fund	-2.99%	-0.16%	-0.98%	1.72%	0.56%	-6.59%	-0.50%	2.01%	5.39%
Lifetime Australasian Shares Fund No.2	-2.99%	-0.17%	-0.98%	1.77%	0.59%	-6.53%	-1.87%	3.25%	7.63%
Lifetime UK Cash Fund	3.40%	4.43%	10.83%	13.89%	13.66%	3.54%	1.25%	-0.07%	-1.79%

Returns after total fund charges and after tax:

Fund	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 Cash Fund	0.38%	1.08%	2.02%	2.26%	2.50%	0.77%	0.03%	-0.32%	-0.13%
Lifetime Conservative Fund	-0.55%	0.69%	2.41%	3.45%	1.22%	-3.42%	-1.35%	-0.16%	1.19%
Lifetime Balanced Fund	-1.04%	2.66%	4.81%	7.57%	3.86%	-3.35%	0.79%	1.43%	3.31%
Lifetime Growth Fund	-1.45%	3.47%	5.64%	9.40%	5.08%	-3.17%	2.17%	2.38%	4.46%
Lifetime NZ Bond Fund	0.01%	-0.49%	1.35%	0.90%	-0.81%	-4.79%	-4.88%	-1.97%	-0.11%
Lifetime Overseas Bond Fund	-0.47%	-0.33%	1.33%	1.11%	-1.65%	-5.52%	-4.21%	-1.71%	-0.48%
Lifetime International Property Fund	-1.76%	4.41%	1.27%	5.24%	-5.93%	-9.19%	1.73%	0.09%	3.54%
Lifetime Australasian Property Fund	-2.18%	2.75%	0.43%	3.87%	-5.72%	-12.16%	-3.53%	1.06%	4.45%
Lifetime Overseas Shares Fund	-0.06%	6.79%	12.80%	18.95%	12.96%	0.19%	7.42%	5.76%	7.48%
Lifetime International Shares Fund No.2	-0.05%	6.79%	12.81%	18.90%	12.76%	-0.63%	2.39%	6.60%	9.97%
Lifetime International Shares Fund No.3	-0.06%	6.79%	12.84%	19.03%	13.10%	-2.63%	4.53%	2.73%	5.98%
Lifetime Australasian Shares Fund	-3.01%	-0.26%	-1.19%	1.79%	-0.02%	-6.63%	-0.67%	1.83%	5.01%
Lifetime Australasian Shares Fund No.2	-3.01%	-0.27%	-1.18%	1.84%	0.01%	-6.58%	-1.99%	3.10%	7.22%
Lifetime UK Cash Fund	2.44%	3.18%	7.72%	9.87%	9.75%	2.61%	0.96%	0.02%	-1.19%

Past performance is not necessarily an indicator of future performance. This publication provides general information only and should not be relied upon in making an investment decision. Investors should seek professional advice which takes into account their personal circumstances before making an investment decision. Returns disclosed after tax and fees are at the 28% PIR rate.

