Lifetime
ASSET MANAGEMENT

Superannuation Master Trust | Fund Returns

Period ended 31 October 2026

Returns after fund charges and before tax, administration charges, and advisor service fees (if applicable):

Fund	1 month	3 months	6 months	YTD	1 year	2 years p.a.	3 years p.a.	5 years p.a.	10 years p.a.
Lifetime Cash Fund	0.32%	0.81%	1.59%	2.43%	2.91%	3.75%	4.63%	3.46%	1.11%
Lifetime Conservative Fund	1.19%	0.48%	1.89%	2.32%	1.95%	4.99%	7.71%	2.57%	2.22%
Lifetime Balanced Fund	0.97%	1.76%	4.79%	6.16%	6.07%	9.63%	13.10%	5.37%	5.40%
Lifetime Growth Fund	0.96%	2.20%	5.96%	7.86%	7.92%	11.62%	15.51%	6.63%	7.04%
Lifetime NZ Bond Fund	1.45%	0.58%	2.05%	1.94%	1.03%	4.51%	7.13%	1.89%	0.64%
Lifetime Overseas Bond Fund	1.38%	-0.67%	-0.76%	-0.96%	-1.27%	1.28%	3.76%	-1.04%	-0.72%
Lifetime International Property Fund	3.21%	-5.59%	-0.21%	7.52%	8.88%	5.59%	12.61%	0.63%	3.72%
Lifetime Australasian Property Fund	1.72%	-2.73%	0.02%	-6.42%	-8.62%	0.27%	9.48%	-1.24%	3.13%
Lifetime Overseas Shares Fund	0.11%	4.72%	9.64%	13.33%	14.10%	18.57%	23.58%	12.45%	11.74%
Lifetime Australasian Shares Fund	0.34%	1.59%	6.74%	5.13%	4.76%	7.12%	11.28%	2.70%	6.00%
Lifetime UK Cash Fund	0.98%	3.93%	3.31%	2.37%	4.67%	6.64%	6.77%	5.84%	2.61%

Returns after fund charges and tax, and before administration charges and advisor service fees (if applicable):

Fund	1 month	3 months	6 months	YTD	1 year	2 years p.a.	3 years p.a.	5 years p.a.	10 years p.a.
Lifetime Cash Fund	0.23%	0.58%	1.14%	1.74%	2.08%	2.68%	3.32%	2.48%	0.80%
Lifetime Conservative Fund	0.90%	0.46%	1.65%	2.04%	1.74%	4.11%	6.19%	2.07%	2.00%
Lifetime Balanced Fund	0.79%	1.72%	4.50%	5.71%	5.55%	8.62%	11.56%	4.80%	5.03%
Lifetime Growth Fund	0.83%	2.15%	5.64%	7.32%	7.24%	10.57%	13.97%	6.00%	6.59%
Lifetime NZ Bond Fund	1.04%	0.42%	1.48%	1.40%	0.75%	3.24%	5.10%	1.37%	0.48%
Lifetime Overseas Bond Fund	0.99%	-0.48%	-0.54%	-0.68%	-0.90%	0.94%	2.73%	-0.84%	-0.55%
Lifetime International Property Fund	3.10%	-5.89%	-0.85%	6.39%	7.51%	4.48%	11.22%	0.40%	3.40%
Lifetime Australasian Property Fund	1.67%	-2.97%	-0.46%	-7.15%	-9.51%	-0.35%	8.73%	-1.63%	2.94%
Lifetime Overseas Shares Fund	0.02%	4.93%	9.61%	13.09%	13.61%	17.48%	21.74%	11.70%	11.30%
Lifetime Australasian Shares Fund	0.33%	1.21%	6.16%	4.25%	3.76%	6.10%	10.20%	2.02%	5.54%
Lifetime UK Cash Fund	0.71%	2.82%	2.39%	1.72%	3.37%	4.78%	4.87%	4.22%	1.93%

Important information

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. After tax returns are calculated using a Prescribed Investor Rate (PIR) of 28%, while before tax returns are calculated using a 0% PIR. The YTD return is for the 2026 calendar year. Fund charges include investment management costs.