

Returns after fund charges, and before tax and trustee fees:

Fund Name	1-Month	3-Month	6-Month	YTD	1-Year	3-Year	5-Year
Lifetime Cash Fund	0.21%	0.60%	1.26%	0.80%	3.32%	5.01%	3.72%
Lifetime Conservative Fund	1.52%	0.56%	0.00%	0.38%	5.86%	5.98%	2.57%
Lifetime Balanced Fund	4.10%	1.64%	1.12%	1.23%	13.54%	10.03%	5.29%
Lifetime Growth Fund	5.26%	2.12%	1.66%	1.66%	17.23%	11.64%	6.36%
Lifetime NZ Bond Fund	0.43%	0.19%	-1.04%	-0.14%	3.35%	5.31%	1.39%
Lifetime Overseas Bond Fund	0.23%	-0.30%	-0.57%	-0.24%	1.16%	2.84%	-0.63%
Lifetime Property Fund	0.77%	-5.03%	-12.18%	-8.49%	11.33%	1.70%	-2.70%
Lifetime Overseas Shares Fund	10.24%	4.37%	4.04%	3.36%	27.61%	20.26%	11.03%
Lifetime Australasian Shares Fund	1.07%	-1.40%	-2.13%	-1.68%	12.13%	5.34%	1.87%
Lifetime Target Date 2025 Fund	1.52%	0.57%	0.06%	0.39%	6.24%	6.32%	2.15%
Lifetime Target Date 2035 Fund	2.77%	1.09%	0.60%	0.85%	10.04%	8.30%	3.60%
Lifetime Target Date 2045 Fund	4.01%	1.62%	1.11%	1.24%	13.62%	10.08%	4.87%
Lifetime Active Growth Fund	2.16%	-1.54%	-1.16%	-1.59%	10.34%	10.48%	7.14%

Returns after fund charges and tax, and before trustee fees:

Fund Name	1-Month	3-Month	6-Month	YTD	1-Year	3-Year	5-Year
Lifetime Cash Fund	0.15%	0.44%	0.90%	0.58%	2.38%	3.58%	2.66%
Lifetime Conservative Fund	1.41%	0.52%	0.04%	0.35%	5.09%	4.74%	2.09%
Lifetime Balanced Fund	3.94%	1.53%	0.93%	1.10%	12.55%	8.82%	4.67%
Lifetime Growth Fund	5.08%	1.98%	1.35%	1.48%	16.12%	10.49%	5.72%
Lifetime NZ Bond Fund	0.31%	0.14%	-0.75%	-0.10%	2.41%	3.81%	1.09%
Lifetime Overseas Bond Fund	0.17%	-0.21%	-0.41%	-0.16%	0.84%	1.88%	-0.54%
Lifetime Property Fund	0.78%	-5.16%	-12.44%	-8.62%	10.62%	1.40%	-2.83%
Lifetime Overseas Shares Fund	9.87%	4.29%	3.64%	3.18%	26.23%	18.73%	10.28%
Lifetime Australasian Shares Fund	1.07%	-1.67%	-2.51%	-1.95%	11.16%	4.69%	1.46%
Lifetime Target Date 2025 Fund	1.41%	0.53%	0.08%	0.36%	5.44%	5.09%	1.82%
Lifetime Target Date 2035 Fund	2.64%	1.01%	0.51%	0.76%	9.15%	7.11%	3.13%
Lifetime Target Date 2045 Fund	3.85%	1.51%	0.91%	1.10%	12.63%	8.91%	4.29%
Lifetime Active Growth Fund	2.26%	-1.62%	-1.50%	-1.89%	9.73%	9.45%	6.56%

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. The YTD return is for the 2026 calendar year. Fund charges include investment management costs and general expenses.

