

Returns after total fund charges and before tax:

Fund Name	1-Month	3-Month	6-Month	YTD	1-Year
Lifetime Cash Fund	0.48%	1.32%	2.43%	2.43%	4.00%
Lifetime Conservative Fund	0.66%	1.13%	3.88%	3.88%	3.15%
Lifetime Balanced Fund	2.36%	3.24%	7.43%	7.43%	7.80%
Lifetime Growth Fund	3.14%	4.15%	9.00%	9.00%	10.02%
Lifetime NZ Bond Fund	-0.67%	-0.13%	1.73%	1.73%	0.11%
Lifetime Overseas Bond Fund	0.06%	-0.05%	2.51%	2.51%	-0.58%
Lifetime Property Fund	4.14%	3.54%	1.85%	1.85%	0.28%
Lifetime Overseas Shares Fund	4.98%	7.52%	15.53%	15.53%	16.66%
Lifetime Australasian Shares Fund	1.52%	1.08%	3.98%	3.98%	9.80%
Lifetime Target Date 2025 Fund	0.89%	1.39%	3.77%	3.77%	2.09%
Lifetime Target Date 2035 Fund	1.73%	2.43%	5.12%	5.12%	4.41%
Lifetime Target Date 2045 Fund	2.48%	3.35%	6.34%	6.34%	6.53%
Lifetime Active Growth Fund	2.61%	4.64%	8.11%	8.11%	13.45%

Returns after total fund charges and after tax:

Fund Name	1-Month	3-Month	6-Month	YTD	1-Year
Lifetime Cash Fund	0.34%	0.95%	1.75%	1.75%	2.87%
Lifetime Conservative Fund	0.66%	1.11%	3.33%	3.33%	2.79%
Lifetime Balanced Fund	2.22%	3.23%	6.95%	6.95%	7.03%
Lifetime Growth Fund	2.95%	4.15%	8.60%	8.60%	9.17%
Lifetime NZ Bond Fund	-0.48%	-0.09%	1.31%	1.31%	0.25%
Lifetime Overseas Bond Fund	0.06%	-0.02%	1.82%	1.82%	-0.38%
Lifetime Property Fund	4.14%	3.54%	1.88%	1.88%	0.34%
Lifetime Overseas Shares Fund	4.52%	7.56%	15.07%	15.07%	15.55%
Lifetime Australasian Shares Fund	1.50%	1.02%	3.87%	3.87%	9.64%
Lifetime Target Date 2025 Fund	0.87%	1.38%	3.46%	3.46%	2.26%
Lifetime Target Date 2035 Fund	1.65%	2.42%	4.80%	4.80%	4.40%
Lifetime Target Date 2045 Fund	2.34%	3.35%	6.01%	6.01%	6.34%
Lifetime Active Growth Fund	2.64%	4.43%	7.90%	7.90%	13.17%

