

Returns after total fund charges and before tax:

| Fund Name | 1-Month | 3-Month | 6-Month | YTD | 1-Year |
|-----------------------------------|---------|---------|---------|--------|--------|
| Lifetime Cash Fund | 0.49% | 1.49% | 2.55% | 2.93% | 4.27% |
| Lifetime Conservative Fund | 0.66% | 1.24% | 1.80% | 4.56% | 0.52% |
| Lifetime Balanced Fund | 1.64% | 3.99% | 4.61% | 9.19% | 4.11% |
| Lifetime Growth Fund | 2.15% | 5.32% | 5.89% | 11.35% | 5.86% |
| Lifetime NZ Bond Fund | -0.02% | -0.91% | -0.35% | 1.72% | -2.22% |
| Lifetime Overseas Bond Fund | 0.06% | -0.12% | -0.17% | 2.57% | -3.19% |
| Lifetime Property Fund | 4.39% | 9.14% | 4.26% | 6.32% | -1.07% |
| Lifetime Overseas Shares Fund | 2.55% | 8.48% | 10.97% | 18.48% | 11.06% |
| Lifetime Australasian Shares Fund | 1.34% | 1.04% | 0.33% | 5.37% | 5.48% |
| Lifetime Target Date 2025 Fund | 0.80% | 1.60% | 1.57% | 4.60% | 0.00% |
| Lifetime Target Date 2035 Fund | 1.32% | 3.00% | 2.87% | 6.51% | 2.45% |
| Lifetime Target Date 2045 Fund | 1.79% | 4.27% | 4.06% | 8.25% | 4.69% |
| Lifetime Active Growth Fund | 1.46% | 3.90% | 5.02% | 9.69% | 9.47% |

Returns after total fund charges and after tax:

| Fund Name | 1-Month | 3-Month | 6-Month | YTD | 1-Year |
|-----------------------------------|---------|---------|---------|--------|--------|
| Lifetime Cash Fund | 0.35% | 1.07% | 1.83% | 2.10% | 3.06% |
| Lifetime Conservative Fund | 0.61% | 1.26% | 1.71% | 3.96% | 0.68% |
| Lifetime Balanced Fund | 1.51% | 3.85% | 4.45% | 8.57% | 3.66% |
| Lifetime Growth Fund | 2.00% | 5.12% | 5.73% | 10.77% | 5.23% |
| Lifetime NZ Bond Fund | -0.01% | -0.65% | -0.20% | 1.30% | -1.45% |
| Lifetime Overseas Bond Fund | 0.06% | -0.01% | -0.09% | 1.88% | -2.25% |
| Lifetime Property Fund | 4.40% | 9.13% | 4.26% | 6.36% | -1.02% |
| Lifetime Overseas Shares Fund | 2.21% | 7.99% | 10.75% | 17.61% | 10.00% |
| Lifetime Australasian Shares Fund | 1.33% | 0.98% | 0.21% | 5.26% | 5.31% |
| Lifetime Target Date 2025 Fund | 0.74% | 1.61% | 1.42% | 4.22% | 0.63% |
| Lifetime Target Date 2035 Fund | 1.22% | 2.93% | 2.64% | 6.09% | 2.78% |
| Lifetime Target Date 2045 Fund | 1.66% | 4.12% | 3.75% | 7.77% | 4.74% |
| Lifetime Active Growth Fund | 1.41% | 3.75% | 5.15% | 9.42% | 9.32% |

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.

