

Returns after total fund charges and before tax:

Fund Name	1-Month	3-Month	6-Month	1-Year	2-Year (p.a)	3-Year (p.a)	5-Year (p.a)
Lifetime Cash Fund	0.32%	1.04%	2.04%	3.24%	1.21%	1.34%	1.55%
Lifetime Conservative Fund	0.55%	0.56%	3.90%	-0.64%	-1.57%	0.58%	2.32%
Lifetime Balanced Fund	0.91%	0.59%	5.09%	-0.80%	-0.97%	5.40%	4.85%
Lifetime Growth Fund	1.02%	0.54%	5.56%	-0.90%	-0.73%	7.73%	5.98%
Lifetime NZ Bond Fund	0.78%	0.57%	2.28%	0.49%	-2.84%	-3.27%	0.73%
Lifetime Overseas Bond Fund	0.12%	-0.05%	4.23%	-3.31%	-3.78%	-2.83%	0.19%
Lifetime Property Fund	-0.97%	-4.47%	-4.19%	-13.63%	-6.05%	2.46%	4.16%
Lifetime Overseas Shares Fund	1.64%	2.30%	7.88%	1.72%	-1.01%	10.47%	7.60%
Lifetime Australasian Shares Fund	1.37%	-0.71%	4.96%	0.58%	-2.09%	4.03%	7.13%
Lifetime Target Date 2025 Fund	0.59%	-0.04%	3.49%	-2.05%	-2.54%	0.80%	2.41%
Lifetime Target Date 2035 Fund	0.75%	-0.13%	3.65%	-1.71%	-2.07%	3.07%	3.68%
Lifetime Target Date 2045 Fund	0.90%	-0.20%	3.77%	-1.37%	-1.66%	4.96%	4.69%
Lifetime Active Growth Fund	2.17%	1.08%	6.93%	3.01%	1.54%	10.96%	8.26%

Returns after total fund charges and after tax:

Fund Name	1-Month	3-Month	6-Month	1-Year	2-Year (p.a)	3-Year (p.a)	5-Year (p.a)
Lifetime Cash Fund	0.23%	0.75%	1.47%	2.32%	0.87%	0.97%	1.12%
Lifetime Conservative Fund	0.46%	0.44%	2.87%	-0.59%	-1.17%	0.76%	1.93%
Lifetime Balanced Fund	0.91%	0.58%	3.82%	-1.00%	-0.84%	4.86%	4.26%
Lifetime Growth Fund	1.06%	0.58%	4.30%	-1.12%	-0.70%	6.88%	5.36%
Lifetime NZ Bond Fund	0.56%	0.46%	1.74%	0.56%	-1.92%	-2.18%	0.69%
Lifetime Overseas Bond Fund	0.06%	-0.07%	3.00%	-2.40%	-2.73%	-2.03%	0.15%
Lifetime Property Fund	-0.96%	-4.46%	-4.15%	-13.55%	-5.98%	2.59%	4.31%
Lifetime Overseas Shares Fund	1.81%	2.56%	6.29%	1.66%	-0.86%	9.37%	7.06%
Lifetime Australasian Shares Fund	1.37%	-0.77%	4.91%	0.48%	-2.14%	4.00%	7.09%
Lifetime Target Date 2025 Fund	0.51%	-0.19%	2.93%	-1.52%	-1.94%	1.23%	2.22%
Lifetime Target Date 2035 Fund	0.72%	-0.28%	3.28%	-1.39%	-1.72%	3.24%	3.39%
Lifetime Target Date 2045 Fund	0.90%	-0.35%	3.58%	-1.24%	-1.53%	4.88%	4.31%
Lifetime Active Growth Fund	2.08%	1.35%	6.64%	3.01%	1.57%	10.63%	8.01%

