

Returns after total fund charges and before tax:

Fund Name	1-Month	3-Month	6-Month	YTD	1-Year	2-Year (p.a)	3-Year (p.a)	5-Year (p.a)
Lifetime Cash Fund	0.38%	1.09%	1.98%	1.09%	2.96%	1.10%	1.31%	1.53%
Lifetime Conservative Fund	1.07%	2.72%	4.51%	2.72%	-3.53%	-1.39%	1.29%	2.25%
Lifetime Balanced Fund	0.30%	4.05%	7.43%	4.05%	-4.69%	-0.48%	7.08%	4.87%
Lifetime Growth Fund	-0.11%	4.66%	8.85%	4.66%	-5.22%	-0.07%	9.95%	6.09%
Lifetime NZ Bond Fund	1.32%	1.86%	1.85%	1.86%	-2.20%	-2.92%	-2.49%	0.54%
Lifetime Overseas Bond Fund	1.63%	2.56%	3.70%	2.56%	-6.34%	-3.73%	-2.31%	0.10%
Lifetime Property Fund	-4.56%	-1.63%	-1.68%	-1.63%	-15.53%	-5.23%	4.02%	4.59%
Lifetime Overseas Shares Fund	0.20%	7.45%	12.02%	7.45%	-5.36%	-0.23%	13.29%	7.70%
Lifetime Australasian Shares Fund	-1.25%	2.87%	6.67%	2.87%	-2.23%	-2.09%	6.32%	7.23%
Lifetime Target Date 2025 Fund	0.79%	2.34%	3.51%	2.34%	-4.87%	-2.45%	1.92%	2.37%
Lifetime Target Date 2035 Fund	0.39%	2.63%	4.34%	2.63%	-4.67%	-1.90%	4.52%	3.72%
Lifetime Target Date 2045 Fund	0.05%	2.90%	5.08%	2.90%	-4.52%	-1.43%	6.69%	4.78%
Lifetime Active Growth Fund	-1.31%	3.32%	8.07%	3.32%	-1.01%	1.91%	12.55%	8.11%

Returns after total fund charges and after tax:

Fund Name	1-Month	3-Month	6-Month	YTD	1-Year	2-Year (p.a)	3-Year (p.a)	5-Year (p.a)
Lifetime Cash Fund	0.27%	0.79%	1.42%	0.79%	2.12%	0.80%	0.95%	1.10%
Lifetime Conservative Fund	0.67%	2.19%	3.42%	2.19%	-2.78%	-1.02%	1.37%	1.89%
Lifetime Balanced Fund	-0.09%	3.60%	5.77%	3.60%	-4.16%	-0.45%	6.36%	4.30%
Lifetime Growth Fund	-0.49%	4.27%	7.03%	4.27%	-4.69%	-0.17%	8.87%	5.48%
Lifetime NZ Bond Fund	0.97%	1.40%	1.45%	1.40%	-1.38%	-1.97%	-1.60%	0.56%
Lifetime Overseas Bond Fund	1.16%	1.84%	2.66%	1.84%	-4.58%	-2.68%	-1.64%	0.09%
Lifetime Property Fund	-4.58%	-1.60%	-1.67%	-1.60%	-15.44%	-5.16%	4.17%	4.74%
Lifetime Overseas Shares Fund	-0.19%	6.98%	9.60%	6.98%	-4.44%	-0.30%	11.83%	7.16%
Lifetime Australasian Shares Fund	-1.31%	2.83%	6.64%	2.83%	-2.31%	-2.13%	6.29%	7.19%
Lifetime Target Date 2025 Fund	0.41%	2.05%	3.41%	2.05%	-3.85%	-1.84%	2.24%	2.22%
Lifetime Target Date 2035 Fund	0.08%	2.33%	4.23%	2.33%	-4.03%	-1.56%	4.59%	3.45%
Lifetime Target Date 2045 Fund	-0.21%	2.58%	4.96%	2.58%	-4.23%	-1.32%	6.53%	4.40%
Lifetime Active Growth Fund	-0.91%	3.31%	8.11%	3.31%	-0.86%	1.97%	12.31%	7.88%

