

The New Zealand Retirement Trust Returns

as at 30 June 2024



Returns after total fund charges and before tax

Fund Name^	Unit Price	1 Month	3 Month	6 Month	Year To Date	1 Year	2 Years (p.a)	3 Years (p.a)	5 Years (p.a)	10 Years (p.a)
AMP Lifesteps Funds										
AMP Conservative Fund	3.3482	1.22%	0.82%	3.49%	3.49%	7.24%	5.31%	0.56%	1.99%	3.46%
AMP Moderate Fund	2.7165	1.33%	0.79%	4.43%	4.43%	8.20%	6.56%	0.94%	2.82%	4.24%
AMP Moderate Balanced Fund	2.8678	1.56%	0.87%	5.67%	5.67%	9.61%	7.76%	1.43%	3.54%	4.92%
AMP Balanced Fund	4.1369	1.81%	0.97%	6.92%	6.92%	11.03%	9.07%	2.11%	4.53%	5.70%
AMP Growth Fund	3.4272	2.01%	0.98%	8.71%	8.71%	12.98%	11.31%	3.33%	6.16%	7.04%
AMP Aggressive Fund	4.9882	2.17%	0.90%	9.56%	9.56%	13.70%	12.08%	3.64%	6.60%	7.51%
Diversified Funds										
AMP Balanced Fund No. 2	1.5669	1.80%	0.97%	6.89%	6.89%	10.89%	9.05%	2.12%	4.89%	
ANZ Conservative Fund	1.2547	0.74%	-0.03%	1.19%	1.19%	5.09%	3.98%	-0.22%	1.97%	
ANZ Growth Fund	1.7069	0.42%	-1.49%	2.89%	2.89%	7.24%	7.77%	1.42%	5.89%	
ANZ Balanced Growth Fund	3.6880	0.49%	-1.20%	2.37%	2.37%	6.72%	6.82%	1.06%	5.09%	6.85%
SuperLife Balanced Fund	2.9619	1.15%	1.59%	7.11%	7.11%	10.95%	9.17%	2.77%	4.85%	6.83%
SuperLife Moderate Fund	1.3583	0.91%	1.33%	5.12%	5.12%	8.53%	6.68%	1.33%	2.62%	
SuperLife Growth Fund	1.7404	1.32%	1.68%	8.41%	8.41%	12.50%	10.94%	3.78%	6.23%	
Mercer Balanced Fund	3.3762	0.90%	0.41%	4.82%	4.82%	8.53%	7.14%	1.81%	4.49%	6.00%
AMP Balanced Fund No. 3	1.6542	1.79%	0.96%	6.92%	6.92%	11.01%	9.08%	2.22%	5.63%	
AMP Conservative Fund No. 2	1.3208	1.22%	0.81%	3.43%	3.43%	6.93%	5.07%	0.38%	2.28%	
AMP Balanced Fund No. 4	3.6081	1.79%	1.08%	7.40%	7.40%	10.52%	7.45%	0.38%	3.70%	6.51%
AMP Growth Fund No. 2	1.6094	2.04%	-0.42%	8.21%	8.21%	11.21%	8.87%	0.23%	4.74%	
Milford Conservative Fund	1.0746	0.36%	0.47%	2.69%	2.69%	6.70%	5.68%			
Milford Balanced Fund	1.1182	0.19%	0.13%	4.59%	4.59%	8.31%	8.17%			
Milford Active Growth Fund	1.1501	0.00%	-0.89%	6.06%	6.06%	11.12%	11.45%			
Milford Aggressive Fund	1.2240	0.62%	-0.39%	10.53%	10.53%	14.56%	13.84%			

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Single Sector Funds										
AMP Cash Fund	1.7142	0.38%	1.29%	2.58%	2.58%	5.23%	4.44%	3.04%	2.00%	2.12%
Declared Rate Fund	3.2704	0.36%	1.21%	2.43%	2.43%	4.92%	4.60%	4.22%	3.67%	4.39%
AMP NZ Fixed Interest Fund	1.2985	0.92%	0.49%	0.41%	0.41%	4.26%	1.57%	-2.57%	-1.21%	2.06%
AMP Global Fixed Interest Fund	1.2239	1.09%	0.03%	-0.29%	-0.29%	3.21%	1.14%	-2.75%	-0.52%	1.53%
ANZ Property Fund	1.6377	-0.52%	-4.03%	-0.38%	-0.38%	7.73%	1.98%	-2.95%	0.42%	4.87%
AMP Australasian Shares Fund	1.9208	-0.41%	-2.51%	1.60%	1.60%	2.96%	6.40%	-0.74%	3.05%	7.07%
AMP International Shares Fund	2.7647	2.93%	2.11%	14.60%	14.60%	21.04%	18.08%	7.90%	11.05%	10.46%
AMP International Shares Fund No. 2	2.8724	2.92%	2.11%	14.59%	14.59%	21.10%	18.05%	7.95%	11.44%	10.59%

• The returns above are calculated in accordance with the Financial Market Conduct Regulations 2013 and guidance issued by the Financial Markets Authority.

• Returns after total fund charges and before tax are calculated based on unit price movements adjusted by total fund charges and tax credits, including a full allowance of any foreign tax credits.

• Past performance is not indicative of future performance and is not guaranteed by any party.

* From 24 May 2024 AMPWM replaced Nikko AM as the underlying fund manager for the AMP Conservative Fund No. 2, AMP Balanced Fund No. 4 and the AMP Growth Fund No. 2. The fund performance table relates to both AMPWM and Nikko AM.

* From 28 August 2023 Smartshares Limited replaced ASB Group Investments Limited as the underlying fund manager of the SuperLife Growth Fund, SuperLife Balanced Fund, SuperLife Moderate Fund (previously known as the ASB Growth Fund, ASB Balanced Fund, ASB Moderate Fund).

[^] For further information on changes to fund names, refer to our website amp.co.nz/transforming-amp.

* From the 24 May 2024 the ANZ Property Fund, ANZ Conservative Fund, ANZ Balanced Growth Fund and the ANZ Growth Fund is closed to new investors.

Disclaimer:

• AMP Wealth Management New Zealand Limited is the manager and issuer of the New Zealand Retirement Trust.

• The information has been derived from sources believed to be accurate at the time of issue, however, none of AMP Wealth Management New Zealand Limited, The New Zealand Guardian Trust Company Limited, the underlying fund managers, any of their related companies, their directors, the Crown or any other person guarantees the Scheme, any investment in the Scheme, or any returns on an investment in the Scheme, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

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AMP Moderate Balanced Fund	2.8678	1.41%	0.54%	5.29%	5.29%	8.18%	6.75%	1.19%	3.12%	4.28%
AMP Balanced Fund	4.1369	1.67%	0.60%	6.55%	6.55%	9.59%	8.01%	1.79%	4.02%	5.02%
AMP Growth Fund	3.4272	1.91%	0.55%	8.29%	8.29%	11.48%	10.10%	2.75%	5.45%	6.29%
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AMP International Shares Fund	2.7647	2.90%	1.46%	14.21%	14.21%	19.35%	16.74%	7.07%	10.04%	9.56%
AMP International Shares Fund No. 2	2.8724	2.89%	1.46%	14.19%	14.19%	19.41%	16.71%	7.11%	10.41%	9.69%

- The returns above are calculated in accordance with the Financial Market Conduct Regulations 2013 and guidance issued by the Financial Markets Authority.
- Returns after total fund charges and taxed at the highest rate are calculated based on unit price movements adjusted by total fund charges and taxed at the highest prescribed investor rate (PIR) for an individual New Zealand resident. Your tax may be lower.
- Past performance is not indicative of future performance and is not guaranteed by any party.
- * From 24 May 2024 AMPWM replaced Nikko AM as the underlying fund manager for the AMP Conservative Fund No. 2, AMP Balanced Fund No. 4 and the AMP Growth Fund No. 2. The fund performance table relates to both AMPWM and Nikko AM.
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- The information has been derived from sources believed to be accurate at the time of issue, however, none of AMP Wealth Management New Zealand Limited, The New Zealand Guardian Trust Company Limited, the underlying fund managers, any of their related companies, their directors, the Crown or any other person guarantees the Scheme, any investment in the Scheme, or any returns on an investment in the Scheme, or gives any warranty of reliability or accuracy, or accepts any responsibility arising in any way including from any error or omission.

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