



Fund Performance

31/03/2026	1 Month %	3 Month %	6 Month %	1 Year %	3 Year %	5 Year %	10 Year %
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Closed Products

Business Insurance Program / Savings & Protection Plan - Accumulator (BPP/SPP)

Capital	0.15	0.44	0.92	2.12	3.24	2.43	1.49
Capital Stable	(3.44)	(2.87)	(1.91)	3.81	4.54	1.82	2.88
Balanced	(4.88)	(4.25)	(2.77)	6.76	6.82	3.28	4.82
Entrepreneurial	(5.69)	(4.97)	(3.23)	8.81	8.32	4.26	6.01

Business Insurance Program / Savings & Protection Plan - Extra Accumulator (BPP/SPP - Growth Plus)

Capital	0.15	0.44	0.93	2.15	3.26	2.45	1.57
Capital Stable	(3.42)	(2.86)	(1.84)	3.96	4.73	2.03	3.12
Balanced	(4.85)	(4.21)	(2.64)	7.03	7.14	3.57	5.10
Entrepreneurial	(5.66)	(4.95)	(3.10)	9.00	8.58	4.51	6.27

Personal Superannuation Plan - Accumulator (PSP)

Capital	0.15	0.44	0.92	2.12	3.24	2.43	1.49
Capital Stable	(3.44)	(2.87)	(1.91)	3.81	4.54	1.82	2.88
Balanced	(4.88)	(4.25)	(2.77)	6.76	6.82	3.28	4.82
Entrepreneurial	(5.69)	(4.97)	(3.23)	8.81	8.32	4.26	6.01



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Personal Superannuation Plan - Extra Accumulator (PSP - Growth Plus)							
Capital	0.15	0.44	0.93	2.15	3.26	2.45	1.67
Capital Stable	(3.42)	(2.86)	(1.84)	3.96	4.73	2.03	3.03
Balanced	(4.85)	(4.21)	(2.64)	7.03	7.14	3.57	4.98
Entrepreneurial	(5.66)	(4.95)	(3.10)	9.00	8.58	4.51	6.14

Vision Retirement Plan** (Extra Accumulator) *							
Capital	0.15	0.44	0.93	2.15	3.26	2.45	1.67
Capital Stable	(3.42)	(2.86)	(1.84)	3.96	4.73	2.03	3.03
Balanced	(4.85)	(4.21)	(2.64)	7.03	7.14	3.57	4.98
Entrepreneurial	(5.66)	(4.95)	(3.10)	9.00	8.58	4.51	6.14

*All Vision Accumulator units have now converted to Extra Accumulator units. Historic returns for Vision Accumulator units are available from AIA on request.

Investment Bonds (ex-Colonial A Bond and B Bond)							
NZ Deposit [#]	0.15	0.44	0.93	2.16	3.27	2.45	1.80
Balanced Growth	(4.76)	(4.13)	(2.60)	7.00	7.02	3.48	4.97
Investor Bonds (formerly Animal Bonds, Flagship)							
International Fixed Interest	(3.25)	(2.59)	(2.02)	(0.16)	1.64	(0.23)	0.75
NZ Deposit [#]	0.15	0.44	0.93	2.16	3.27	2.45	1.80
Balanced Growth	(4.76)	(4.13)	(2.60)	7.00	7.02	3.48	4.97
High Growth	(5.52)	(4.81)	(3.01)	9.06	8.51	4.46	6.18

This Fund has protection against any fall in the unit price.



Fund Performance

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Complete Investor Plan / Investor Plus / Sovereign Investment Bond (CIP/SIB) / Financial Independence Plan / SureStart / Home Plan / Maximum Investment Plan / Recovery Power / Superinvestor / Classic Retirement Plan[#] / Vantage[#] / Landmark[#]							
Managed Funds							
Defensive Growth	(2.55)	(2.08)	(1.35)	2.98	3.86	1.61	2.22
Conservative Growth	(3.43)	(2.88)	(1.89)	3.77	4.58	1.90	2.93
Balanced Growth	(4.76)	(4.13)	(2.60)	7.00	7.02	3.48	4.97
High Growth	(5.52)	(4.81)	(3.01)	9.06	8.51	4.46	6.18
Maximum Growth	(5.84)	(5.18)	(3.13)	10.32	9.39	5.03	6.91
Specialist Funds							
NZ Deposit	0.15	0.44	0.93	2.16	3.27	2.45	1.80
NZ Income*	0.15	0.43	0.92	2.15	3.27	2.45	1.73
NZ Fixed Interest	(1.30)	(0.70)	(0.83)	1.93	3.19	0.54	1.11
International Fixed Interest	(3.25)	(2.59)	(2.02)	(0.16)	1.64	(0.23)	0.75
NZ Property	(5.13)	(9.14)	(12.93)	6.24	(0.16)	(3.72)	2.18
International Property	(7.82)	(5.98)	(6.69)	4.55	3.66	0.23	2.13
NZ Equities	(6.25)	(5.54)	(3.45)	3.51	1.53	(0.58)	5.13
NZ Select Equities	(6.05)	(5.32)	(3.25)	3.72	1.58	(0.09)	4.85
International Equities	(6.52)	(7.41)	(4.03)	13.34	14.66	8.88	9.22
International Special Opportunities	(5.03)	(1.40)	(0.77)	17.33	12.89	2.01	6.65
Australian Equities	(6.38)	(0.49)	(0.51)	14.07	9.95	7.01	7.07
European Equities	(5.87)	(3.21)	3.71	14.34	13.80	8.72	7.21
North American Equities	(1.93)	(5.74)	(3.20)	14.43	18.75	7.41	6.90
Far East Equities	(7.73)	5.17	11.68	32.21	16.45	7.78	7.10

#Historic returns for investors in these products that migrated during the month of March 2026 can be found on page 5. It is not possible to provide accurate March returns as the migration occurred progressively during the month. However, individual policy performance for March 2026 is available on request.



Fund Performance

31/03/2026	1 Month %	3 Month %	6 Month %	1 Year %	3 Year %	5 Year %	10 Year %
Lifewise / Lifelink							
L1 (L15) Unit Code G	0.15	0.44	0.92	2.15	3.26	2.44	1.47
L2 (L25) Unit Code T	(0.28)	0.09	0.84	3.44	4.41	2.83	2.34
L3 (L35) Unit Code V	(1.21)	(0.77)	0.28	4.50	5.43	3.13	3.23
L4 (L45) Unit Code W	(2.72)	(2.22)	(0.90)	5.64	6.25	3.29	4.05
L5 (L55) Unit Code M	(4.89)	(4.31)	(2.86)	6.59	6.72	3.24	4.76
LLG3 Unit Code G - SAME AS G UNIT	0.15	0.44	0.92	2.15	3.26	2.44	1.47
LLM3 Unit Code M - SAME AS M UNIT	(4.89)	(4.31)	(2.86)	6.59	6.72	3.24	4.76
LL1 Unit Code L	(4.84)	(4.17)	(2.57)	7.18	7.30	3.80	5.32
Superwise / Superlink (CMNZ Personal Superannuation Scheme)							
S1 (S15) Unit Code K	0.15	0.44	0.93	2.14	3.26	2.44	1.46
S2 (S25) Unit Code X	(0.28)	0.09	0.84	1.60	3.87	2.51	2.18
S3 (S35) Unit code Y	(1.19)	(0.77)	0.27	4.54	5.35	3.08	3.21
S5 (S55) Unit code J	(4.90)	(4.32)	(2.84)	6.64	6.74	3.24	4.76
SG4 Unit code K - SAME AS K UNIT	0.15	0.44	0.93	2.14	3.26	2.44	1.46
SW4 Unit code J - SAME AS J UNIT	(4.90)	(4.32)	(2.84)	6.64	6.74	3.24	4.76
SL1 Unit code C	(4.83)	(4.16)	(2.57)	7.10	7.27	3.78	5.31

MLC Unit Linked (Sail-In) Fund							
Cash and Income Superannuation Fund, Cash Superannuation Fund and Retirement and Emergency Fund*							
Maturing Discretionary 1999 (L9)	0.15	0.44	0.93	2.16	3.28	2.46	1.81
Cash (PC)	0.15	0.44	0.93	2.16	3.27	2.46	1.81
Discretionary (PD)	(4.77)	(3.99)	(2.22)	8.06	8.07	4.46	6.01
Equities (PE)	(6.14)	(2.70)	(1.36)	9.83	6.19	3.40	7.19
Maturing Discretionary 2000 (PP)	(0.35)	(0.00)	0.57	2.68	3.76	2.68	2.25
Maturing Discretionary 2001 (PQ)	(0.84)	(0.45)	0.28	3.81	4.47	3.03	2.75
Maturing Discretionary 2002 (PR)	0.00	0.00	0.82	4.82	5.34	3.48	3.30
Maturing Discretionary 2003 (PS)	(1.76)	(1.29)	(0.32)	3.91	8.18	5.07	4.42
Maturing Discretionary 2004 (PT)	0.00	0.00	0.00	0.00	1.45	1.13	2.76
Maturing Discretionary 2005 (PU)	0.00	0.00	0.00	0.00	0.00	0.54	2.78
Maturing Discretionary 2006 (PV)	(3.31)	(2.69)	(1.30)	6.16	6.63	3.94	4.82

*As at 10 November 2022, funds held in the Cash Superannuation Fund, and Retirement and Emergency Fund were consolidated with the equivalent investment fund held in the Cash and Income Superannuation Fund. Future investment returns are identical for all three products. However, as there were investment fee differences prior to that date, the investment return history shown in this report is only applicable to the Cash and Income Superannuation Fund. Historic returns for the Cash Superannuation Fund and Retirement and Emergency Fund were lower (due to higher investment management fees) and are available on request.



Fund Performance

31/03/2026	1 Month %	3 Month %	6 Month %	1 Year %	3 Year %	5 Year %	10 Year %
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The Metropolitan Life funds shown below were discontinued in March 2026 when policies were migrated to funds with the same asset allocations and different names - **see page 3**. As the migration occurred progressively during the month of March it is not possible to provide accurate monthly returns for March 2026. Monthly returns will be correct from April 2026 but as the funds below and the go forward funds have different funds under management fees historic performance will be different. For historic investor returns please see performance below to the last full month that these funds existed. March 2026 returns for a particular policy can be calculated and provided on request if required.

28/02/2026	1 Month %	3 Month %	6 Month %	1 Year %	3 Year %	5 Year %	10 Year %
Metropolitan Life* (Classic Retirement Plan and Vantage) as at 28th Februray 2026							
Foundation	0.84	0.98	2.43	5.82	6.60	3.78	4.64
Balanced	1.21	1.26	3.71	9.20	9.33	5.99	7.00
Market	1.47	1.48	4.53	11.33	10.90	7.36	8.41
Dynamic	1.79	1.83	5.26	12.78	12.00	8.19	9.32
Global Emerging Markets	3.00	5.10	12.20	20.66	16.21	4.42	8.78
New Zealand Equity	2.41	1.52	4.81	6.76	3.81	1.86	7.51
Property	(0.65)	(6.27)	(3.02)	7.99	1.50	(1.86)	4.13
Income	0.14	0.48	0.91	2.37	3.43	2.60	2.01
Fixed Interest	0.00	0.00	0.00	0.00	1.57	(0.21)	1.24
Equities Fund	1.90	2.63	6.60	14.88	13.38	8.32	10.31
GlobalEquity	0.91	0.87	7.18	16.33	17.43	10.60	10.92

*On 8 December 2008, the New Zealand Mortgage Fund was re-named the Income Fund and its asset allocation was changed from investment in a range of New Zealand residential mortgages to investment in deposits with registered New Zealand banks which may include a combination of fixed interest securities and cash. On 10 November 2022 the International and Global Small Companies Funds were closed to investors and as at 1 January 2023 held no funds.