



Fund Performance

31 July 2022

3 Month % 6 Month % 1 Year % 3 Year % 5 Year % 10 Year % Fund Size (m)

Closed Products

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

Capital	0.34	0.50	0.61	0.51	0.56	0.69	0.22
Capital Stable	(0.19)	(3.76)	(5.41)	0.51	2.20	3.67	1.24
Balanced	(0.73)	(4.92)	(5.96)	2.31	4.33	6.18	19.04
Entrepreneurial	(1.15)	(5.50)	(6.08)	3.47	5.67	7.72	24.63

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

Capital	0.34	0.50	0.61	0.51	0.65	0.86	0.35
Capital Stable	(0.12)	(3.64)	(5.17)	0.77	2.46	3.93	2.03
Balanced	(0.66)	(4.80)	(5.73)	2.57	4.59	6.44	24.40
Entrepreneurial	(1.08)	(5.38)	(5.84)	3.73	5.93	7.99	15.13

Personal Superannuation Plan - Accumulator (PSP)

Capital	0.34	0.50	0.61	0.51	0.56	0.72	0.34
Capital Stable	(0.19)	(3.76)	(5.41)	0.51	2.20	3.70	2.27
Balanced	(0.73)	(4.92)	(5.96)	2.31	4.33	6.21	42.48
Entrepreneurial	(1.15)	(5.50)	(6.08)	3.47	5.67	7.75	103.34

Personal Superannuation Plan - Extra Accumulator (PSP - Growth Plus)

Capital	0.34	0.50	0.61	0.51	0.65	0.89	0.66
Capital Stable	(0.12)	(3.64)	(5.17)	0.77	2.46	3.96	2.18
Balanced	(0.66)	(4.80)	(5.73)	2.57	4.59	6.48	33.55
Entrepreneurial	(1.08)	(5.38)	(5.84)	3.73	5.93	8.02	40.51



Fund Performance

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3 Month % 6 Month % 1 Year % 3 Year % 5 Year % 10 Year % Fund Size (m)

Vision Retirement Plan (Accumulator)							
Capital	0.34	0.50	0.61	0.51	0.56	0.67	0.00
Capital Stable	(0.19)	(3.76)	(5.41)	0.51	2.20	3.67	0.00
Balanced	(0.73)	(4.92)	(5.96)	2.31	4.33	6.17	0.00
Entrepreneurial	(1.15)	(5.50)	(6.08)	3.47	5.67	7.71	0.00

Vision Retirement Plan (Extra Accumulator)							
Capital	0.34	0.50	0.61	0.51	0.65	0.93	7.99
Capital Stable	(0.12)	(3.64)	(5.17)	0.77	2.46	4.00	2.19
Balanced	(0.66)	(4.80)	(5.73)	2.57	4.59	6.51	43.75
Entrepreneurial	(1.08)	(5.38)	(5.84)	3.73	5.93	8.06	31.09

Investment Bonds (ex-Colonial A Bond and B Bond)							
NZ Deposit [#]	0.33	0.51	0.60	0.51	0.87	1.29	0.17
Balanced Growth	(0.62)	(4.68)	(5.72)	2.54	4.46	6.30	0.00

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

Investor Bonds (formerly Animal Bonds, Flagship)							
International Fixed Interest	(0.16)	(3.43)	(5.53)	(1.18)	0.24	1.56	0.18
NZ Deposit [#]	0.33	0.51	0.60	0.51	0.87	1.25	0.32
Balanced Growth	(0.62)	(4.68)	(5.72)	2.54	4.46	6.25	3.03
High Growth	(1.03)	(5.23)	(5.79)	3.76	5.85	7.83	1.07

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

Managed Funds

Defensive Growth	(0.03)	(2.76)	(4.28)	0.08	1.45	2.75	0.27
Conservative Growth	(0.13)	(3.60)	(5.26)	0.59	2.24	3.76	5.73
Balanced Growth	(0.62)	(4.68)	(5.72)	2.54	4.46	6.29	28.77
High Growth	(1.03)	(5.23)	(5.79)	3.76	5.85	7.87	13.94
Maximum Growth	(1.20)	(5.67)	(6.07)	4.34	6.56	8.85	4.31

Specialist Funds

NZ Deposit	0.33	0.51	0.63	0.51	0.87	1.40	0.42
NZ Income*	0.34	0.50	0.60	0.51	0.80	1.24	3.58
NZ Fixed Interest	1.32	(2.32)	(5.65)	(1.80)	0.23	1.24	1.15
International Fixed Interest	(0.16)	(3.43)	(5.53)	(1.18)	0.24	1.63	0.75
NZ Property	(4.35)	(9.23)	(11.96)	(1.95)	6.44	8.63	2.89
International Property	(4.56)	(5.36)	(4.37)	4.55	5.99	6.98	0.64
NZ Equities	(3.63)	(4.22)	(9.62)	0.64	6.79	11.25	3.29
NZ Select Equities	(3.63)	(3.98)	(7.92)	1.95	7.07	11.33	8.79
International Equities	0.47	(7.50)	(5.09)	6.66	7.29	9.39	3.36
International Special Opportunities	3.41	(15.52)	(18.00)	(0.64)	2.19	2.86	1.11
Australian Equities	(5.73)	2.93	(0.96)	3.04	5.79	6.73	1.61
European Equities	(3.08)	(9.48)	(9.06)	2.53	3.51	7.17	3.09
North American Equities	1.42	(7.51)	(11.37)	(3.83)	1.48	5.57	3.63
Far East Equities	(0.83)	(8.92)	(8.70)	0.88	1.23	6.06	1.72



Fund Performance

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Lifewise / Lifelink							
L1 (L15) Unit Code G	0.34	0.50	0.61	0.51	0.54	0.64	1.42
L2 (L25) Unit Code T	0.11	(0.80)	(1.00)	1.05	1.40	1.95	0.28
L3 (L35) Unit Code V	(0.13)	(2.11)	(2.62)	1.54	2.39	3.36	2.93
L4 (L45) Unit Code W	(0.38)	(3.43)	(4.24)	1.98	3.35	4.75	0.81
L5 (L55) Unit Code M	(0.64)	(4.76)	(5.87)	2.38	4.29	6.14	10.44
LLG3 Unit Code G - SAME AS G UNIT	0.34	0.50	0.61	0.51	0.54	0.64	1.42
LLM3 Unit Code M - SAME AS M UNIT	(0.64)	(4.76)	(5.87)	2.38	4.29	6.14	10.44
LL1 Unit Code L	(0.51)	(4.50)	(5.36)	2.93	4.85	6.72	5.62

Metropolitan Life (Classic Retirement Plan and Vantage)							
Foundation	(1.98)	(4.30)	(6.79)	(0.40)	1.47	3.16	0.01
Balanced	(3.94)	(5.78)	(8.73)	0.67	3.17	5.50	5.72
Market	(5.22)	(6.45)	(9.50)	1.46	4.30	6.98	1.37
Dynamic	(5.78)	(6.94)	(10.07)	1.84	4.90	7.98	0.11
Global Small Companies	(8.06)	(11.84)	(17.70)	2.05	1.36	8.65	0.06
Global Emerging Markets	5.13	(16.28)	(20.40)	(2.03)	1.89	2.69	0.06
New Zealand Equity	(6.52)	(8.25)	(14.01)	(1.85)	4.51	9.74	1.04
Property	(8.45)	(13.30)	(16.62)	(4.94)	4.11	6.72	0.05
Income*	0.34	0.49	0.60	(0.15)	(0.11)	0.17	0.98
International	(3.59)	(7.11)	(9.49)	1.82	3.51	5.59	0.00
Fixed Interest	(0.10)	(3.34)	(6.44)	(2.42)	(0.65)	0.44	0.04
Equities Fund	(4.76)	(8.35)	(12.23)	1.56	5.18	8.78	1.60
GlobalEquity	(3.43)	(9.18)	(12.24)	2.96	4.74	7.58	0.04

*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.



Fund Performance

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3 Month % 6 Month % 1 Year % 3 Year % 5 Year % 10 Year % Fund Size (m)

MLC Unit Linked (Sail-In) Fund

Cash Superannuation Fund

Cash (LC)	0.34	0.50	0.61	0.51	0.69	1.07	0.68
Discretionary (LD)	(0.57)	(4.63)	(5.38)	2.94	4.97	6.84	0.19
Equities (LE)	(4.11)	(1.79)	(6.32)	2.32	7.25	10.35	0.00
Government Stock (LG)	0.00	0.00	0.00	0.04	1.23	1.61	0.00
Land and Property (LL)	0.00	0.00	0.00	0.86	3.99	6.31	0.00
Maturing Discretionary (L0)	0.00	0.00	0.00	0.00	0.79	4.28	0.00
Maturing Discretionary 1999 (L9)	0.34	0.51	0.62	0.52	0.88	1.41	0.23
Maturing Discretionary 2000 (LP)	0.27	0.02	0.05	0.81	1.15	1.66	0.01
Maturing Discretionary 2001 (LQ)	0.00	(0.05)	(0.46)	1.12	1.62	2.26	0.00
Maturing Discretionary 2002 (LR)	0.04	(0.40)	(0.40)	0.59	1.56	2.59	0.00
Maturing Discretionary 2003 (LS)	1.01	(0.19)	(0.56)	0.43	1.74	3.04	0.03
Maturing Discretionary 2004 (LT)	(0.62)	(2.57)	(3.00)	0.50	2.06	3.56	0.00
Maturing Discretionary 2005 (LU)	0.00	0.00	0.14	(0.89)	1.17	3.46	0.00
Maturing Discretionary 2006 (LV)	0.00	0.00	0.00	0.96	1.95	4.22	0.00
Maturing Discretionary 2007 (LW)	(0.11)	(3.03)	(3.48)	2.97	4.40	5.84	0.00
Maturing Discretionary 2008 (LX)	0.00	0.00	0.00	0.02	1.59	4.09	0.00

Cash and Income Superannuation Fund, Cash Superannuation Fund and Retirement and Emergency Fund*

Cash (PC)	0.34	0.51	0.63	0.52	0.88	1.42	2.68
Discretionary (PD)	(0.45)	(4.40)	(4.91)	3.44	5.49	7.36	0.97
Equities (PE)	(4.00)	(1.58)	(5.92)	2.77	7.76	10.88	0.05
Government Stock (PG)	0.00	0.00	0.00	0.00	1.43	1.95	0.00
Land and Property (PL)	0.00	0.00	0.00	1.08	4.20	6.49	0.00
Maturing Discretionary (P0)	0.00	0.00	0.00	0.00	0.25	4.54	0.00
Maturing Discretionary 2000 (PP)	0.28	0.05	0.10	0.86	1.37	2.02	0.19
Maturing Discretionary 2001 (PQ)	0.22	(0.42)	(0.42)	1.21	1.85	2.63	0.08
Maturing Discretionary 2002 (PR)	0.16	(0.88)	(0.94)	1.54	2.33	3.23	0.12
Maturing Discretionary 2003 (PS)	0.10	(1.34)	(1.47)	1.87	2.81	3.83	0.04
Maturing Discretionary 2004 (PT)	(1.51)	(3.32)	(3.51)	1.66	2.97	4.27	0.00
Maturing Discretionary 2005 (PU)	0.00	0.00	0.03	3.28	4.24	5.28	0.00



Fund Performance

31 July 2022	3 Month %	6 Month %	1 Year %	3 Year %	5 Year %	10 Year %	Fund Size (m)
Maturing Discretionary 2006 (PV)	(0.11)	(2.75)	(3.06)	2.80	4.22	5.64	0.00
Maturing Discretionary 2007 (PW)	(0.08)	(2.99)	(3.36)	3.36	4.84	6.32	0.00
Maturing Discretionary 2008 (PX)	0.00	0.00	0.00	0.01	1.67	5.06	0.00
Retirement and Emergency Fund							
Cash (OC)	0.34	0.50	0.61	0.51	0.69	1.07	1.44
Discretionary (OD)	(0.57)	(4.63)	(5.38)	2.94	4.97	6.84	0.43
Equities (OE)	(4.12)	(1.81)	(6.38)	2.27	7.24	10.34	0.03
Government Stock (OG)	0.00	0.00	0.00	0.00	(0.35)	0.96	0.00
Land and Property (OL)	0.00	0.00	0.00	0.00	0.71	4.10	0.00
Maturing Discretionary (OO)	0.00	0.00	0.00	0.00	1.00	4.80	0.00
Maturing Discretionary 1999 (O9)	0.34	0.50	0.61	0.51	0.69	1.08	0.15
Maturing Discretionary 2000 (OP)	0.27	0.02	0.04	0.80	1.15	1.66	0.18
Maturing Discretionary 2001 (OQ)	0.20	(0.46)	(0.52)	1.10	1.61	2.25	0.06
Maturing Discretionary 2002 (OR)	0.04	(1.12)	(1.43)	1.04	1.83	2.73	0.21
Maturing Discretionary 2003 (OS)	(0.02)	(1.58)	(1.95)	1.37	2.31	3.33	0.09
Maturing Discretionary 2004 (OT)	3.25	3.25	4.17	3.95	4.15	4.62	0.00
Maturing Discretionary 2005 (OU)	(0.16)	(2.51)	(3.01)	2.00	3.25	4.53	0.01
Maturing Discretionary 2006 (OV)	(0.22)	(2.96)	(3.50)	2.31	3.73	5.13	0.00
Maturing Discretionary 2007 (OW)	0.00	0.00	0.00	(0.03)	1.99	4.53	0.00
Maturing Discretionary 2008 (OX)	0.00	0.00	0.00	1.11	3.55	5.78	0.00

Superwise / Superlink (CMNZ Personal Superannuation Scheme)							
S1 (S15) Unit Code K	0.35	0.50	0.62	0.51	0.55	0.62	0.49
S2 (S25) Unit Code X	0.11	(0.80)	(1.00)	1.05	1.40	1.95	0.15
S3 (S35) Unit code Y	(0.13)	(2.12)	(2.62)	1.54	2.39	3.34	0.70
S4 (S45) Unit code Z	(0.38)	(3.43)	(4.24)	1.98	3.35	4.73	0.11
S5 (S55) Unit code J	(0.65)	(4.76)	(5.87)	2.38	4.29	6.12	3.62
SG4 Unit code K - SAME AS K UNIT	0.35	0.50	0.62	0.51	0.55	0.62	0.49
SW4 Unit code J - SAME AS J UNIT	(0.65)	(4.76)	(5.87)	2.38	4.29	6.12	3.62
SL1 Unit code C	(0.51)	(4.50)	(5.36)	2.93	4.85	6.71	5.34



Fund Performance

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3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	Fund Size
%	%	%	%	%	%	(m)

Investments in the Products are subject to investment risk, including the loss of income and principal invested. Returns are net of tax and fund management fees that are deducted as a percentage of funds under management. They do not reflect entry, exit or other fees that are charged at an individual policy, scheme or product level. Please refer to your policy document for further information. The returns assume a lump sum invested at the beginning of the period, the reinvestment of all distributions/interest and that no withdrawals or additional investments have occurred. Returns for periods greater than one year are annualised. Negative returns are shown in brackets. Past investment performance cannot be seen as an indication of future performance as returns fluctuate according to market conditions. For more information on fees and other product information, please contact AIA.

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