# Fund Performance

AIA New Zealand | Unit-Linked net returns (%)

Returns are shown as percentages (%). Figures in brackets are negative. Returns are net of tax and management fees.

| 30 September 2026 | 1 Month % | 3 Month % | 6 Month % | 1 Year % | 3 Year % | 5 Year % | 10 Year % |
|---|---|---|---|---|---|---|---|
| **Business Insurance Program / Savings & Protection Plan - Accumulator (BPP/SPP)** | | | | | | | |
| Capital | 0.16 | 0.50 | 0.98 | 1.91 | 2.95 | 2.62 | 1.56 |
| Capital Stable | (0.97) | (1.05) | 3.65 | 1.67 | 5.84 | 2.22 | 2.99 |
| Balanced | (0.55) | (0.37) | 7.75 | 4.77 | 9.37 | 4.03 | 5.27 |
| Entrepreneurial | (0.24) | 0.12 | 10.38 | 6.82 | 11.69 | 5.22 | 6.69 |
| **Business Insurance Program / Savings & Protection Plan - Extra Accumulator (BPP/SPP - Growth Plus)** | | | | | | | |
| Capital | 0.16 | 0.50 | 0.97 | 1.91 | 2.98 | 2.63 | 1.63 |
| Capital Stable | (0.94) | (0.97) | 3.80 | 1.89 | 6.03 | 2.43 | 3.23 |
| Balanced | (0.57) | (0.33) | 7.86 | 5.00 | 9.68 | 4.32 | 5.54 |
| Entrepreneurial | (0.29) | 0.14 | 10.45 | 7.02 | 11.93 | 5.46 | 6.94 |
| **Personal Superannuation Plan - Accumulator (PSP)** | | | | | | | |
| Capital | 0.16 | 0.50 | 0.98 | 1.91 | 2.95 | 2.62 | 1.56 |
| Capital Stable | (0.97) | (1.05) | 3.65 | 1.67 | 5.84 | 2.22 | 2.99 |
| Balanced | (0.55) | (0.37) | 7.75 | 4.77 | 9.37 | 4.03 | 5.27 |
| Entrepreneurial | (0.24) | 0.12 | 10.38 | 6.82 | 11.69 | 5.22 | 6.69 |
| **Personal Superannuation Plan - Extra Accumulator (PSP - Growth Plus)** | | | | | | | |
| Capital | 0.16 | 0.50 | 0.97 | 1.91 | 2.98 | 2.63 | 1.74 |
| Capital Stable | (0.94) | (0.97) | 3.80 | 1.89 | 6.03 | 2.43 | 3.17 |
| Balanced | (0.57) | (0.33) | 7.86 | 5.00 | 9.68 | 4.32 | 5.41 |
| Entrepreneurial | (0.29) | 0.14 | 10.45 | 7.02 | 11.93 | 5.46 | 6.78 |
| **Vision Retirement Plan** (Extra Accumulator) *** | | | | | | | |
| Capital | 0.16 | 0.50 | 0.97 | 1.91 | 2.98 | 2.63 | 1.74 |
| Capital Stable | (0.94) | (0.97) | 3.80 | 1.89 | 6.03 | 2.43 | 3.17 |
| Balanced | (0.57) | (0.33) | 7.86 | 5.00 | 9.68 | 4.32 | 5.41 |
| Entrepreneurial | (0.29) | 0.14 | 10.45 | 7.02 | 11.93 | 5.46 | 6.78 |

**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# | 0.18 | 0.51 | 0.99 | 1.93 | 2.99 | 2.64 | 1.82 |
| Balanced Growth | (0.57) | (0.36) | 7.79 | 4.98 | 9.57 | 4.24 | 5.41 |
| **Investor Bonds (formerly Animal Bonds, Flagship)** | | | | | | | |
| International Fixed Interest | (2.67) | (3.38) | (1.43) | (3.42) | 1.72 | (0.58) | 0.37 |
| NZ Deposit# | 0.18 | 0.51 | 0.99 | 1.93 | 2.99 | 2.64 | 1.82 |
| Balanced Growth | (0.57) | (0.36) | 7.79 | 4.98 | 9.57 | 4.24 | 5.41 |
| High Growth | (0.28) | 0.10 | 10.41 | 7.08 | 11.86 | 5.43 | 6.85 |

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

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **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 | (0.84) | (0.92) | 2.45 | 1.07 | 4.67 | 1.91 | 2.26 |
| Conservative Growth | (0.98) | (1.05) | 3.69 | 1.73 | 5.87 | 2.30 | 3.04 |
| Balanced Growth | (0.57) | (0.36) | 7.79 | 4.98 | 9.57 | 4.24 | 5.41 |
| High Growth | (0.28) | 0.10 | 10.41 | 7.08 | 11.86 | 5.43 | 6.85 |
| Maximum Growth | (0.13) | 0.40 | 11.96 | 8.46 | 13.24 | 6.15 | 7.71 |

# Fund Performance

AIA New Zealand | Unit-Linked net returns (%)

| 30 September 2026 | 1 Month % | 3 Month % | 6 Month % | 1 Year % | 3 Year % | 5 Year % | 10 Year % |
|---|---|---|---|---|---|---|---|
| **Specialist Funds** | | | | | | | |
| NZ Deposit | 0.18 | 0.51 | 0.99 | 1.93 | 2.99 | 2.64 | 1.82 |
| NZ Income | 0.17 | 0.50 | 0.97 | 1.91 | 2.98 | 2.63 | 1.76 |
| NZ Fixed Interest | (0.53) | (0.96) | 0.62 | (0.22) | 3.47 | 0.90 | 0.99 |
| International Fixed Interest | (2.67) | (3.38) | (1.43) | (3.42) | 1.72 | (0.58) | 0.37 |
| NZ Property | (2.05) | (4.28) | (0.11) | (13.03) | 1.12 | (4.61) | 1.80 |
| International Property | (4.65) | (6.76) | 3.35 | (3.56) | 6.44 | (1.17) | 2.35 |
| NZ Equities | (0.80) | 1.07 | 6.32 | 2.65 | 5.55 | (0.26) | 4.96 |
| NZ Select Equities | (0.79) | 1.08 | 6.35 | 2.90 | 5.62 | 0.31 | 4.71 |
| International Equities | 2.06 | 2.37 | 19.96 | 15.12 | 19.41 | 11.32 | 10.95 |
| International Special Opportunities | 2.08 | 0.46 | 11.98 | 11.11 | 17.37 | 5.45 | 7.16 |
| Australian Equities | (2.95) | (0.32) | 4.61 | 4.07 | 11.43 | 6.85 | 7.13 |
| European Equities | 0.72 | (0.35) | 10.40 | 14.50 | 17.50 | 9.63 | 8.63 |
| North American Equities | 5.49 | 2.61 | 20.50 | 16.65 | 22.04 | 12.27 | 8.47 |
| Far East Equities | 4.87 | (0.12) | 21.16 | 35.30 | 22.44 | 11.22 | 8.84 |

*[#]Historic returns to 28 February 2026 for investors in these products that migrated during the month of March 2026 can be found on page 5. Monthly returns from April 2026 are correct but returns shown for greater periods are not for these products due to higher funds under management (FUM) fees applying to the MetLife investment funds prior to March 2026.Future quarterly returns will be correct from 30 June 2026, six monthly returns from 30 September 2026 and annual returns from 30 April 2027.*

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Lifewise / Lifelink** | | | | | | | |
| L1 (L15) Unit Code G | 0.16 | 0.50 | 0.97 | 1.91 | 2.98 | 2.63 | 1.55 |
| L2 (L25) Unit Code T | 0.02 | 0.40 | 1.88 | 2.74 | 4.43 | 3.02 | 2.43 |
| L3 (L35) Unit Code V | (0.11) | 0.30 | 3.22 | 3.51 | 5.88 | 3.39 | 3.39 |
| L4 (L45) Unit Code W | (0.30) | 0.00 | 5.10 | 4.15 | 7.51 | 3.73 | 4.32 |
| L5 (L55) Unit Code M | (0.58) | (0.41) | 7.64 | 4.57 | 9.26 | 3.98 | 5.20 |
| LLG3 Unit Code G - SAME AS G UNIT | 0.16 | 0.50 | 0.97 | 1.91 | 2.98 | 2.63 | 1.55 |
| LLM3 Unit Code M - SAME AS M UNIT | (0.58) | (0.41) | 7.64 | 4.57 | 9.26 | 3.98 | 5.20 |
| LL1 Unit Code L | (0.55) | (0.29) | 7.92 | 5.14 | 9.85 | 4.54 | 5.76 |
| **Superwise / Superlink (CMNZ Personal Superannuation Scheme)** | | | | | | | |
| S1 (S15) Unit Code K | 0.16 | 0.50 | 0.98 | 1.92 | 2.97 | 2.63 | 1.54 |
| S2 (S25) Unit Code X | 0.02 | 0.40 | 1.89 | 2.75 | 3.88 | 2.69 | 2.27 |
| S3 (S35) Unit code Y | (0.12) | 0.29 | 3.23 | 3.51 | 5.82 | 3.34 | 3.36 |
| *S4 (S45) Unit code Z* | | | | | | | |
| S5 (S55) Unit code J | (0.58) | (0.41) | 7.69 | 4.63 | 9.29 | 4.00 | 5.20 |
| SG4 Unit code K - SAME AS K UNIT | 0.16 | 0.50 | 0.98 | 1.92 | 2.97 | 2.63 | 1.54 |
| SW4 Unit code J - SAME AS J UNIT | (0.58) | (0.41) | 7.69 | 4.63 | 9.29 | 4.00 | 5.20 |
| SL1 Unit code C | (0.55) | (0.29) | 7.92 | 5.14 | 9.81 | 4.53 | 5.75 |
| **MLC Unit Linked (Sail-In) Fund (Cash and Income Superannuation Fund, Cash Superannuation Fund and Retirement and Emergency Fund*)** | | | | | | | |
| Maturing Discretionary 1999 (L9) | 0.17 | 0.50 | 0.98 | 1.92 | 2.99 | 2.64 | 1.82 |
| Cash (PC) | 0.17 | 0.50 | 0.98 | 1.92 | 2.99 | 2.64 | 1.82 |
| Discretionary (PD) | (0.49) | (0.11) | 8.30 | 5.90 | 10.63 | 5.22 | 6.45 |
| Equities (PE) | (1.77) | 0.61 | 6.01 | 4.58 | 9.47 | 3.53 | 7.05 |
| Maturing Discretionary 2000 (PP) | 0.10 | 0.21 | 1.47 | 2.05 | 3.64 | 2.88 | 2.28 |
| Maturing Discretionary 2001 (PQ) | 0.03 | 0.38 | 2.42 | 2.70 | 4.72 | 3.33 | 2.85 |
| *Maturing Discretionary 2002 (PR)* | | | | | | | |
| Maturing Discretionary 2003 (PS) | (0.11) | 0.13 | 3.58 | 3.24 | 7.54 | 5.43 | 4.57 |

| 30 September 2026 | 1 Month % | 3 Month % | 6 Month % | 1 Year % | 3 Year % | 5 Year % | 10 Year % |
|---|---|---|---|---|---|---|---|
| *Maturing Discretionary 2004 (PT)* | | | | | | | |
| *Maturing Discretionary 2005 (PU)* | | | | | | | |
| Maturing Discretionary 2006 (PV) | (0.31) | 0.03 | 6.00 | 4.62 | 8.28 | 4.51 | 5.13 |

**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.*

## Historic Metropolitan Life Returns

*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 1. 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 managment 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. The Foundation Fund migrated to the Conservative Growth Fund, the Balanced Fund to the Balanced Growth Fund, the Market Fund to the High Growth Fund, the Dynamic Fund to the Maximum Growth Fund, the Income Fund to the NZ Income Fund, Property to NZ Property, NZ Equity to NZ Equities and Global Emerging Markets to International Special Opportunities.*

| 28 February 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.*

*Past performance is not a reliable indicator of future performance. Returns can be negative as well as positive and are not guaranteed. The value of an investment, and any income from it, can go down as well as up and investors may get back less than they invested. This document is for general information only and does not take into account your personal financial situation or goals.*