



Fund Performance

31 October 2021

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	0.05	0.07	0.12	0.52	0.51	0.67	0.33
Capital Stable	(0.40)	0.82	4.00	4.29	3.98	4.50	1.39
Balanced	0.49	3.01	11.46	7.57	7.03	7.21	25.18
Entrepreneurial	1.10	4.50	16.69	9.59	8.90	8.87	29.71

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

Capital	0.05	0.07	0.13	0.57	0.64	0.87	0.29
Capital Stable	(0.34)	0.94	4.25	4.55	4.24	4.75	2.23
Balanced	0.55	3.14	11.73	7.84	7.29	7.47	24.30
Entrepreneurial	1.17	4.63	16.98	9.86	9.17	9.13	15.66

Personal Superannuation Plan - Accumulator (PSP)

Capital	0.05	0.07	0.12	0.52	0.51	0.72	0.52
Capital Stable	(0.40)	0.82	4.00	4.29	3.98	4.54	3.22
Balanced	0.49	3.01	11.46	7.57	7.03	7.29	53.88
Entrepreneurial	1.10	4.50	16.69	9.59	8.90	8.93	123.94

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

Capital	0.05	0.07	0.13	0.57	0.64	0.91	0.68
Capital Stable	(0.34)	0.94	4.25	4.55	4.24	4.79	2.48
Balanced	0.55	3.14	11.73	7.84	7.29	7.53	32.64
Entrepreneurial	1.17	4.63	16.98	9.86	9.17	9.19	39.16



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Vision Retirement Plan (Accumulator)							
Capital	0.05	0.07	0.12	0.52	0.51	0.65	0.04
Capital Stable	(0.40)	0.82	4.00	4.29	3.98	4.48	0.00
Balanced	0.49	3.01	11.46	7.57	7.03	7.20	0.02
Entrepreneurial	1.10	4.50	16.69	9.59	8.90	8.85	0.04

Vision Retirement Plan (Extra Accumulator)							
Capital	0.05	0.07	0.13	0.57	0.64	0.98	8.41
Capital Stable	(0.34)	0.94	4.25	4.55	4.24	4.86	2.22
Balanced	0.55	3.14	11.73	7.84	7.29	7.60	50.67
Entrepreneurial	1.17	4.63	16.98	9.86	9.17	9.26	37.29

Investment Bonds (ex-Colonial A Bond and B Bond)							
NZ Deposit [#]	0.03	0.06	0.12	0.67	0.98	1.29	0.16
Balanced Growth	0.51	3.01	11.43	7.71	7.11	7.32	0.00

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

Investor Bonds (formerly Animal Bonds, Flagship)							
International Fixed Interest	(0.85)	(0.03)	(0.62)	1.88	1.39	2.40	0.19
NZ Deposit [#]	0.03	0.06	0.12	0.67	0.98	1.22	0.41
Balanced Growth	0.51	3.01	11.43	7.71	7.11	7.23	3.33
High Growth	1.14	4.52	16.74	9.79	9.03	8.92	1.26

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



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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	(0.50)	0.27	2.01	2.89	2.75	3.43	0.27
Conservative Growth	(0.38)	0.83	4.02	4.31	4.00	4.61	6.87
Balanced Growth	0.51	3.01	11.43	7.71	7.11	7.36	32.28
High Growth	1.14	4.52	16.74	9.79	9.03	9.04	16.44
Maximum Growth	1.54	5.30	19.43	10.98	10.13	10.07	5.14

Specialist Funds

NZ Deposit	0.06	0.06	0.12	0.67	0.98	1.47	0.47
NZ Income*	0.03	0.05	0.11	0.66	0.88	1.29	3.83
NZ Fixed Interest	(3.50)	(3.58)	(6.72)	0.17	0.82	1.85	1.26
International Fixed Interest	(0.85)	(0.03)	(0.62)	1.88	1.39	2.50	0.79
NZ Property	(0.50)	2.84	1.80	11.77	9.38	11.15	3.40
International Property	(0.44)	8.96	30.47	9.57	7.57	8.77	0.69
NZ Equities	3.23	2.02	7.16	12.74	11.43	13.16	3.93
NZ Select Equities	2.91	2.02	8.50	13.40	10.57	12.99	11.39
International Equities	1.45	7.59	29.17	11.49	11.33	10.51	3.76
International Special Opportunities	(3.82)	(6.92)	8.69	9.13	8.43	3.92	1.39
Australian Equities	(0.45)	2.74	22.75	7.96	7.70	6.47	1.82
European Equities	0.53	6.10	31.49	7.44	8.50	8.03	3.73
North American Equities	(2.60)	(3.21)	15.53	0.94	5.62	7.43	4.26
Far East Equities	(1.09)	1.72	12.64	2.70	4.47	6.71	1.97



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Lifewise / Lifelink							
L1 (L15) Unit Code G	0.05	0.06	0.12	0.52	0.47	0.63	1.42
L2 (L25) Unit Code T	0.15	0.78	2.82	2.20	1.98	2.21	0.28
L3 (L35) Unit Code V	0.26	1.50	5.58	3.99	3.63	3.86	3.28
L4 (L45) Unit Code W	0.36	2.22	8.39	5.77	5.29	5.51	0.83
L5 (L55) Unit Code M	0.47	2.94	11.27	7.54	6.94	7.17	11.97
LLG3 Unit Code G - SAME AS G UNIT	0.05	0.06	0.12	0.52	0.47	0.63	1.42
LLM3 Unit Code M - SAME AS M UNIT	0.47	2.94	11.27	7.54	6.94	7.17	11.97
LL1 Unit Code L	0.60	3.22	11.86	8.11	7.51	7.76	6.29

Metropolitan Life (Classic Retirement Plan and Vantage)							
Foundation	(0.58)	0.71	3.56	3.90	3.45	4.00	0.01
Balanced	(0.03)	2.50	10.15	7.08	6.33	6.56	6.57
Market	0.45	3.91	15.17	9.08	8.14	8.13	1.92
Dynamic	0.77	4.62	17.68	10.27	9.19	9.17	0.12
Global Small Companies	(2.60)	(2.18)	33.98	10.69	8.67	9.87	0.08
Global Emerging Markets	(3.79)	(6.00)	7.49	9.42	8.53	3.76	0.07
New Zealand Equity	2.17	1.38	4.81	12.11	9.90	11.81	1.39
Property	(0.95)	2.17	1.06	9.82	7.89	9.71	0.06
Income*	0.04	0.06	0.00	(0.36)	(0.22)	0.13	1.03
International	(0.48)	3.21	17.03	7.94	7.18	6.68	0.00
Fixed Interest	(2.65)	(2.52)	(5.12)	(0.11)	0.17	1.22	0.04
Equities Fund	0.56	2.75	16.20	11.76	10.40	10.18	1.86
GlobalEquity	(0.91)	2.54	23.85	10.85	10.09	8.58	0.05

*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.



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MLC Unit Linked (Sail-In) Fund

Cash Superannuation Fund

Cash (LC)	0.05	0.07	0.12	0.57	0.73	1.11	0.69
Discretionary (LD)	0.65	3.33	12.14	8.23	7.69	7.88	0.20
Equities (LE)	2.24	2.56	12.50	12.24	10.96	11.39	0.00
Government Stock (LG)	0.00	0.00	0.00	1.03	1.39	2.07	0.00
Land and Property (LL)	0.00	0.09	12.06	4.37	4.85	7.70	0.00
Maturing Discretionary (L0)	0.00	0.00	0.00	0.00	1.34	4.65	0.00
Maturing Discretionary 1999 (L9)	0.05	0.07	0.13	0.67	0.99	1.57	0.23
Maturing Discretionary 2000 (LP)	0.11	0.39	1.27	1.35	1.43	1.79	0.05
Maturing Discretionary 2001 (LQ)	0.17	0.72	2.44	2.15	2.14	2.47	0.01
Maturing Discretionary 2002 (LR)	0.05	0.14	0.73	1.80	2.17	2.82	0.00
Maturing Discretionary 2003 (LS)	0.23	1.23	2.27	2.02	2.53	3.33	0.00
Maturing Discretionary 2004 (LT)	0.30	0.76	3.91	3.25	3.51	4.14	0.03
Maturing Discretionary 2005 (LU)	0.14	1.50	6.53	0.30	2.04	3.72	0.00
Maturing Discretionary 2006 (LV)	0.00	0.00	0.04	1.85	2.94	4.51	0.00
Maturing Discretionary 2007 (LW)	0.53	2.85	10.07	6.91	6.41	6.60	0.00
Maturing Discretionary 2008 (LX)	0.00	0.06	0.06	0.02	2.33	4.44	0.00

Cash and Income Superannuation Fund

Cash (PC)	0.05	0.07	0.13	0.67	0.99	1.49	2.47
Discretionary (PD)	0.77	3.58	12.69	8.76	8.21	8.40	1.13
Equities (PE)	2.35	2.77	12.96	12.74	11.50	11.94	0.06
Government Stock (PG)	0.00	0.00	0.00	1.14	1.66	2.45	0.00
Land and Property (PL)	0.00	0.00	12.11	4.73	5.03	7.92	0.00
Maturing Discretionary (P0)	0.00	0.00	0.00	0.00	1.41	4.94	0.00
Maturing Discretionary 2000 (PP)	0.12	0.42	1.33	1.50	1.72	2.18	0.31
Maturing Discretionary 2001 (PQ)	0.20	0.77	2.54	2.32	2.45	2.89	0.18
Maturing Discretionary 2002 (PR)	0.27	1.12	3.76	3.15	3.18	3.57	0.08
Maturing Discretionary 2003 (PS)	0.35	1.47	5.00	3.97	3.91	4.27	0.12
Maturing Discretionary 2004 (PT)	0.42	1.82	6.24	4.79	4.64	4.96	0.04



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Maturing Discretionary 2005 (PU)	0.03	1.41	6.70	5.35	5.21	5.58	0.00
Maturing Discretionary 2006 (PV)	0.57	2.53	8.78	6.43	6.09	6.36	0.00
Maturing Discretionary 2007 (PW)	0.56	2.86	10.22	7.40	6.91	7.11	0.00
Maturing Discretionary 2008 (PX)	0.00	0.04	0.04	0.01	2.97	5.45	0.00
<u>Retirement and Emergency Fund</u>							
Cash (OC)	0.04	0.06	0.12	0.57	0.73	1.11	1.20
Discretionary (OD)	0.65	3.33	12.14	8.23	7.69	7.88	0.46
Equities (OE)	2.22	2.52	12.42	12.19	10.95	11.41	0.03
Government Stock (OG)	0.00	0.00	0.00	0.00	0.10	1.42	0.00
Land and Property (OL)	0.00	0.00	0.00	0.00	0.76	5.46	0.00
Maturing Discretionary (OO)	0.00	0.00	0.00	(0.58)	2.34	5.16	0.00
Maturing Discretionary 1999 (O9)	0.04	0.07	0.12	0.57	0.73	1.12	0.15
Maturing Discretionary 2000 (OP)	0.11	0.39	1.27	1.35	1.43	1.80	0.47
Maturing Discretionary 2001 (OQ)	0.17	0.72	2.44	2.14	2.14	2.47	0.17
Maturing Discretionary 2002 (OR)	0.15	0.87	3.26	2.64	2.68	3.07	0.07
Maturing Discretionary 2003 (OS)	0.22	1.22	4.49	3.46	3.40	3.77	0.22
Maturing Discretionary 2004 (OT)	0.30	1.57	5.73	4.28	4.13	4.46	0.08
Maturing Discretionary 2005 (OU)	0.37	1.92	6.98	5.10	4.86	5.16	0.00
Maturing Discretionary 2006 (OV)	0.44	2.28	8.25	5.92	5.58	5.85	0.01
Maturing Discretionary 2007 (OW)	0.00	0.00	0.00	2.32	2.95	4.85	0.00
Maturing Discretionary 2008 (OX)	0.00	0.00	0.04	3.84	4.80	6.13	0.00

Superwise / Superlink (CMNZ Personal Superannuation Scheme)							
S1 (S15) Unit Code K	0.04	0.06	0.12	0.52	0.47	0.61	0.50
S2 (S25) Unit Code X	0.15	0.78	2.82	2.20	1.98	2.20	0.15
S3 (S35) Unit code Y	0.26	1.50	5.58	3.99	3.63	3.85	0.78
S4 (S45) Unit code Z	0.36	2.22	8.39	5.77	5.29	5.48	0.22
S5 (S55) Unit code J	0.47	2.94	11.27	7.54	6.94	7.16	4.07
SG4 Unit code K - SAME AS K UNIT	0.04	0.06	0.12	0.52	0.47	0.61	0.50
SW4 Unit code J - SAME AS J UNIT	0.47	2.94	11.27	7.54	6.94	7.16	4.07
SL1 Unit code C	0.60	3.22	11.86	8.11	7.51	7.76	6.12



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

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