

Unit Linked Product Asset Allocations – from 30 November 2024

Investment Funds	Fund Ref	Asset Class:	Cash	NZ Bonds	Global Bonds	NZ Equities	Australian Equities	Global Equities*	Global Property
		FUM Fee % p.a.	SuperLife NZ Cash Fund	SuperLife NZ Bonds Fund	SuperLife Overseas Bonds Fund	SuperLife S&P/NZX50 Fund	SuperLife Australian Shares Fund	SuperLife Overseas Shares Fund	SuperLife Global Property Fund
Personal Superannuation Plan / Business Insurance Program / Savings & Protection Plan / Vision Retirement Plan									
Capital (Accumulator/Extra Accumulator)	CAP	0.25/0.25	100.00%						
Capital Stable (Accumulator/Extra Accumulator)	CAPST	1.35/1.10	16.00%	17.00%	37.00%	3.36%	7.84%	18.80%	
Balanced (Accumulator/Extra Accumulator)	BALAN	1.35/1.10	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%
Entrepreneurial (Accumulator/Extra Accumulator)	ENTRE	1.35/1.10	5.75%	5.00%	9.25%	7.56%	17.64%	44.80%	10.00%

Investment Bonds

NZ Deposit	CAPIB	0.25	100.00%						
Balanced Growth	BALGR	1.25	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%

Investor Bonds

International Fixed Interest	IFIXD	1.05	7.50%		92.50%				
NZ Deposit	CAPIB	0.25	100.00%						
Balanced Growth	BALGR	1.25	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%
High Growth	HIGH	1.25	5.75%	5.00%	9.25%	7.56%	17.64%	44.80%	10.00%

*80% currency hedged

Unit Liked Product Asset Allocations – from 30 November 2024

Complete Investor Plan / Investor Plus / Sovereign Investment Bond (CIP/SIB) / Financial Independence Plan / SureStart / Home Plan / Maximum Investment Plan / Recovery Power / Superinvestor

Managed Investment Funds	Fund Ref	Asset Class:	Cash	NZ Bonds	Global Bonds	NZ Equities	Australian Equities	Global Equities*	Global Property
		FUM Fee % p.a.	SuperLife NZ Cash Fund	SuperLife NZ Bonds Fund	SuperLife Overseas Bonds Fund	SuperLife S&P/NZX 50 Fund	SuperLife Australian Shares Fund	SuperLife Overseas Shares Fund	SuperLife Global Property Fund
Defensive Growth	DEFNC	1.25	33.40%	15.60%	31.00%	2.31%	5.39%	12.30%	
Conservative Growth	CONSV	1.25	16.00%	17.00%	37.00%	3.36%	7.84%	18.80%	
Balanced Growth	BALGR	1.25	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%
High Growth	HIGH	1.25	5.75%	5.00%	9.25%	7.56%	17.64%	44.80%	10.00%
Maximum Growth	MAXGR	1.25	2.60%		7.40%	8.64%	20.16%	51.20%	10.00%

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Specialist Investment Funds	Fund Ref	FUM Fee % p.a.	Invests in:
NZ Deposit	DEPOS	0.25	100% invested in SuperLife NZ Cash Fund
NZ Income	MORTG	0.25	100% invested in SuperLife NZ Cash Fund
NZ Fixed Interest	NZFIX	0.85	100% invested in SuperLife NZ Bond Fund
International Fixed Interest	IFIXD	1.05	7.50% invested in SuperLife NZ Cash Fund and 92.50% in the SuperLife Overseas Bond Fund
NZ Property	PROP	1.05	100% invested in SuperLife NZ Property Fund
International Property	IPROP	1.05	100% invested in SuperLife Global Property Fund
NZ Equities	NZ	1.00	100% SuperLife S&P/NZX50 Fund
NZ Select Equities	EQSEL	1.00	100% SuperLife S&P/NZX50 Fund
International Equities*	IEQTY	1.25	100% invested in SuperLife Overseas Shares Fund
International Special Opportunities	ISPOP	1.25	100% invested in SuperLife Emerging Markets Fund
Australian Equities	AUST	1.25	100% invested in SuperLife Australian Shares Fund
European Equities	EUROP	1.25	100% invested in SuperLife Europe Fund
North American Equities	NORTH	1.25	100% invested in SuperLife US 500 Fund
Far East Equities	FAR	1.25	100% invested in SuperLife Asia Pacific Fund

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Metropolitan Life - Classic Personal Retirement Plan & Vantage

Investment Funds	Fund Ref	Asset Class:	Cash	NZ Bonds	Global Bonds	NZ Equities	Australian Equities	Global Equities	NZ Property	Global Property	Global Emerging Markets
		FUM Fee % p.a.	SuperLife NZ Cash Fund	SuperLife NZ Bonds Fund	SuperLife Overseas Bonds Fund	SuperLife S&P/NZX 50 ESG Fund	SuperLife Australian Shares Fund	SuperLife Overseas Shares Fund*	SuperLife NZ Property Fund	SuperLife Global Property Fund	SuperLife Emerging Markets Fund
Foundation	F	1.25%	16.00%	17.00%	37.00%	3.36%	7.84%	18.80%			
Balanced	C	1.40%	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%		5.00%	
Market	K	1.40%	5.75%	5.00%	9.25%	7.56%	17.64%	44.80%		10.00%	
Dynamic	D	1.40%	2.60%		7.40%	8.64%	20.16%	51.20%		10.00%	
Global Emerging Markets	L	1.25%									100.00%
New Zealand Equity	N	1.40%				100.00%					
Property	P	1.40%							100%		
Income	M	0.25%	100.00%								
Fixed Interest	I	0.90%	2.25%	70.00%	27.75%						
Equities Fund	E	1.40%				12.00%	28.00%	50.00%			10.00%
Global Equity	W	1.40%						80.00%			20.00%

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MLC Unit Linked Sail-In - Cash and Income Superannuation Fund, Cash Superannuation Fund, Retirement & Emergency Fund

Investment Funds	Fund Ref	Asset Class:	Cash	NZ Bonds	Global Bonds	NZ Equities	Australian Equities	Global Equities*	Global Property
		FUM Fee % p.a.	SuperLife NZ Cash Fund	SuperLife NZ Bonds Fund	SuperLife Overseas Bonds Fund	SuperLife S&P/NZX50 Fund	SuperLife Australian Shares Fund	SuperLife Overseas Shares Fund	SuperLife Global Property Fund
Cash	PC	0.25	100.00%						
Discretionary	PD	0.25	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%
Equities	PE	0.25				30.00%	70.00%		
Maturing Discretionary 1999	P9	0.25	100.00%						
Maturing Discretionary 2000	PP	0.25	90.69%	1.00%	2.31%	0.59%	1.37%	3.54%	0.50%
Maturing Discretionary 2001	PQ	0.25	81.38%	2.00%	4.62%	1.18%	2.74%	7.08%	1.00%
Maturing Discretionary 2002	PR	0.25	72.06%	3.00%	6.94%	1.76%	4.12%	10.62%	1.50%
Maturing Discretionary 2003	PS	0.25	62.75%	4.00%	9.25%	2.35%	5.49%	14.16%	2.00%
Maturing Discretionary 2004	PT	0.25	53.44%	5.00%	11.56%	2.94%	6.86%	17.70%	2.50%
Maturing Discretionary 2005	PU	0.25	44.12%	6.00%	13.88%	3.53%	8.23%	21.24%	3.00%
Maturing Discretionary 2006	PV	0.25	34.81%	7.00%	16.19%	4.12%	9.60%	24.78%	3.50%

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Superwise / Superlink

Investment Funds		Asset Class:	Cash	NZ Bonds	Global Bonds	NZ Equities	Australian Equities	Global Equities*	Global Property
		FUM Fee % p.a.	SuperLife NZ Cash Fund	SuperLife NZ Bonds Fund	SuperLife Overseas Bonds Fund	SuperLife S&P/NZX50 Fund	SuperLife Australian Shares Fund	SuperLife Overseas Shares Fund	SuperLife Global Property Fund
S1 (S15) Unit Code K	K	0.25	100.00%						
S2 (S25) Unit Code X	X	0.56	76.72%	2.50%	5.78%	1.47%	3.43%	8.85%	1.25%
S3 (S35) Unit code Y	Y	0.88	53.44%	5.00%	11.56%	2.94%	6.86%	17.70%	2.50%
S4 (S45) Unit code Z	Z	1.19	30.16%	7.50%	17.34%	4.41%	10.29%	26.55%	3.75%
S5 (S55) Unit code J	J	1.50	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%
SG4 Unit code K - SAME AS K UNIT	K	0.25	100.00%						
SW4 Unit code J - SAME AS J UNIT	J	1.50	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%
SL1 Unit code C	C	0.96	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%

Lifewise / Lifelink

L1 (L15) Unit Code G	G	0.25	100.00%						
L2 (L25) Unit Code T	T	0.56	76.72%	2.50%	5.78%	1.47%	3.43%	8.85%	1.25%
L3 (L35) Unit Code V	V	0.88	53.44%	5.00%	11.56%	2.94%	6.86%	17.70%	2.50%
L4 (L45) Unit Code W	W	1.19	30.16%	7.50%	17.34%	4.41%	10.29%	26.55%	3.75%
L5 (L55) Unit Code M	M	1.50	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%
LLG3 Unit Code G - SAME AS G UNIT	G	0.25	100.00%						
LLM3 Unit Code M - SAME AS M UNIT	M	1.50	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%
LL1 Unit Code L	L	0.96	6.88%	10.00%	23.12%	5.88%	13.72%	35.40%	5.00%

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