Lifetime
ASSET MANAGEMENT

# Personal Superannuation Scheme | Fund Returns

Period ended 31 October 2026

Returns after total fund charges and before tax:

| Fund | 1 month | 3 months | 6 months | YTD | 1 year | 2 years p.a. | 3 years p.a. | 5 years p.a. | 10 years p.a. |
|---|---|---|---|---|---|---|---|---|---|
| Lifetime Conservative Fund | 1.10% | 0.22% | 1.34% | 1.42% | 0.86% | 3.82% | 6.46% | 2.13% | 2.68% |
| Lifetime Balanced Fund | 0.87% | 1.47% | 4.19% | 5.12% | 4.83% | 8.33% | 11.71% | 4.90% | 5.89% |
| Lifetime Growth Fund | 0.76% | 2.30% | 6.10% | 7.67% | 7.57% | 12.06% | 16.86% | 7.89% | 8.85% |
| Lifetime Lifesteps Maturity Fund | 1.08% | 0.21% | 1.33% | 1.38% | 0.83% | 3.79% | 6.45% | 2.11% | 2.58% |
| Lifetime Lifesteps Stability Fund | 0.97% | 0.77% | 2.51% | 2.92% | 2.51% | 5.79% | 8.93% | 3.55% | 4.01% |
| Lifetime Lifesteps Progression Fund | 0.88% | 1.46% | 4.21% | 5.14% | 4.86% | 8.41% | 11.85% | 5.00% | 5.89% |
| Lifetime Lifesteps Consolidation Fund | 0.92% | 1.06% | 3.19% | 3.88% | 3.53% | 7.09% | 10.64% | 4.43% | 5.01% |
| Lifetime Cash Fund | 0.27% | 0.65% | 1.28% | 1.92% | 2.30% | 3.11% | 4.03% | 3.47% | 2.18% |
| Lifetime NZ Cash Fund | 0.29% | 0.71% | 1.37% | 2.08% | 2.49% | 3.33% | 4.22% | 3.59% | 2.23% |
| Lifetime NZ Bond Fund | 1.42% | 0.47% | 1.84% | 1.60% | 0.62% | 4.05% | 6.65% | 1.80% | 1.68% |
| Lifetime Income Fund | 1.36% | 0.30% | 1.48% | 1.00% | -0.09% | 3.33% | 5.89% | 2.08% | 1.49% |
| Lifetime Overseas Bond Fund | 1.34% | -0.76% | -0.93% | -1.27% | -1.65% | 0.85% | 3.30% | -0.80% | 0.44% |
| Lifetime Australasian Shares Fund | 0.31% | 1.46% | 6.42% | 4.38% | 3.82% | 6.31% | 10.48% | 2.06% | 7.55% |
| Lifetime Overseas Shares Fund | 0.08% | 4.60% | 9.45% | 13.01% | 13.69% | 18.12% | 23.19% | 12.47% | 12.64% |

Returns after total fund charges and after tax:

| Fund | 1 month | 3 months | 6 months | YTD | 1 year | 2 years p.a. | 3 years p.a. | 5 years p.a. | 10 years p.a. |
|---|---|---|---|---|---|---|---|---|---|
| Lifetime Conservative Fund | 0.83% | 0.28% | 1.26% | 1.40% | 0.96% | 3.26% | 5.29% | 1.79% | 2.33% |
| Lifetime Balanced Fund | 0.72% | 1.52% | 4.07% | 4.96% | 4.65% | 7.69% | 10.55% | 4.45% | 5.38% |
| Lifetime Growth Fund | 0.69% | 2.33% | 5.94% | 7.39% | 7.18% | 11.31% | 15.54% | 7.21% | 8.14% |
| Lifetime Lifesteps Maturity Fund | 0.81% | 0.27% | 1.26% | 1.37% | 0.94% | 3.25% | 5.29% | 1.77% | 2.25% |
| Lifetime Lifesteps Stability Fund | 0.76% | 0.81% | 2.40% | 2.82% | 2.47% | 5.19% | 7.75% | 3.14% | 3.60% |
| Lifetime Lifesteps Progression Fund | 0.73% | 1.50% | 4.10% | 4.98% | 4.69% | 7.76% | 10.65% | 4.53% | 5.37% |
| Lifetime Lifesteps Consolidation Fund | 0.74% | 1.10% | 3.07% | 3.74% | 3.41% | 6.46% | 9.43% | 3.98% | 4.54% |
| Lifetime Cash Fund | 0.19% | 0.47% | 0.92% | 1.38% | 1.65% | 2.23% | 2.89% | 2.49% | 1.56% |
| Lifetime NZ Cash Fund | 0.21% | 0.51% | 0.98% | 1.49% | 1.79% | 2.39% | 3.02% | 2.57% | 1.60% |
| Lifetime NZ Bond Fund | 1.02% | 0.34% | 1.33% | 1.16% | 0.46% | 2.91% | 4.76% | 1.30% | 1.22% |
| Lifetime Income Fund | 0.98% | 0.22% | 1.07% | 0.72% | -0.06% | 2.40% | 4.23% | 1.51% | 1.08% |
| Lifetime Overseas Bond Fund | 0.96% | -0.54% | -0.63% | -0.86% | -1.14% | 0.65% | 2.41% | -0.55% | 0.33% |
| Lifetime Australasian Shares Fund | 0.31% | 1.12% | 5.92% | 3.64% | 3.00% | 5.47% | 9.58% | 1.27% | 6.75% |
| Lifetime Overseas Shares Fund | 0.00% | 4.86% | 9.47% | 12.88% | 13.33% | 17.18% | 21.45% | 11.52% | 11.57% |

**Important information**

Past performance is not necessarily an indicator of future performance. This publication provides general information only and should not be relied upon in making an investment decision. Investors should seek professional advice which takes into account their personal circumstances before making an investment decision. After tax returns are calculated using a Prescribed Investor Rate (PIR) of 28%, while before tax returns are calculated using a 0% PIR. Returns for periods longer than one year are annualised. The YTD return is for the 2026 calendar year.