



SuperLife Cash Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife Cash Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests, on a passive basis, in NZ cash and cash-equivalent assets, to capture the market return available from such investments. Investment decisions take into account the interest rate outlook on a 6 to 12 month time frame. Returns should be measured over a 1 to 2 year period.

Total value of the fund:	\$24,686,758
Number of members in the fund:	10,013
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	2.62%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.55% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.51%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

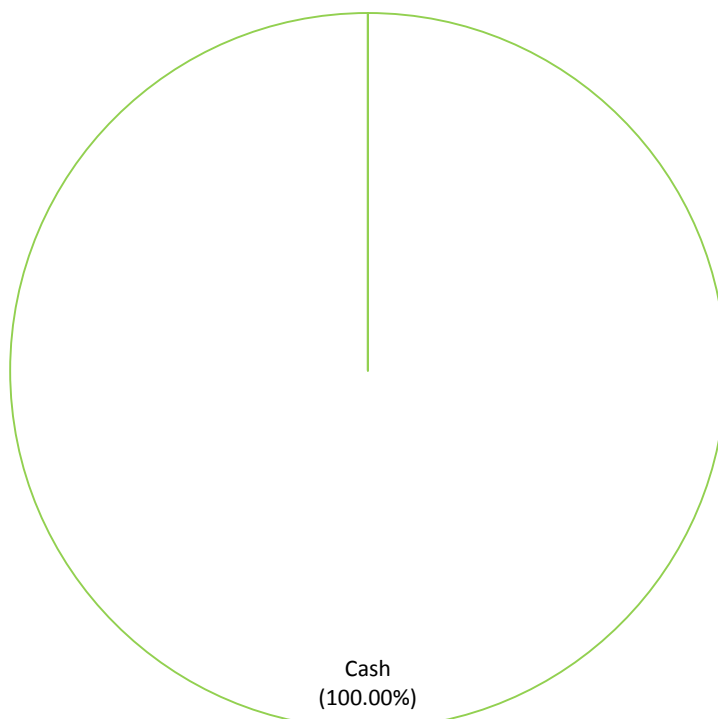
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$261.83 (that's 2.62% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$228.83 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	100.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Westpac term deposit (DU0TZ14617D4)	6.63%	Cash and cash equivalents	New Zealand	AA-
2	SBS Bank term deposit (DUOTZ14502B2)	6.52%	Cash and cash equivalents	New Zealand	BBB
3	UDC Finance CB (NZUDCDT029U5)	5.63%	Cash and cash equivalents	New Zealand	AA-
4	Kiwibank Limited (NZKIWD0916L7)	5.52%	Cash and cash equivalents	New Zealand	A+
5	Rabobank Nederland NZ Branch	5.02%	Cash and cash equivalents	New Zealand	AA-
6	ASB Bank Ltd 230317 (NZABBDT028C2)	4.97%	Cash and cash equivalents	New Zealand	AA-
7	ANZ National Bank (NZANBDG016C8)	4.74%	Cash and cash equivalents	New Zealand	AA-
8	Toyota Finance NZ Ltd (NZTFSDT436C3)	4.73%	Cash and cash equivalents	New Zealand	AA-
9	Westpac New Zealand Ltd	3.95%	Cash and cash equivalents	New Zealand	AA-
10	UDC Finance Ltd CB (NZUDCDT022U0)	3.55%	Cash and cash equivalents	New Zealand	AA-

The top 10 investments make up 51.26% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/Cash_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife NZ Bonds Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Bonds Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests, on a passive basis, in NZ fixed interest assets, to capture the market return available from the NZ "investment-grade" bond market. Investment decisions take into account the interest rate outlook on a 1 to 3 year time frame. Returns should be measured over a 3 to 5 year period.

Total value of the fund:	\$21,309,553
Number of members in the fund:	5,093
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	2.45%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.58% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.54%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

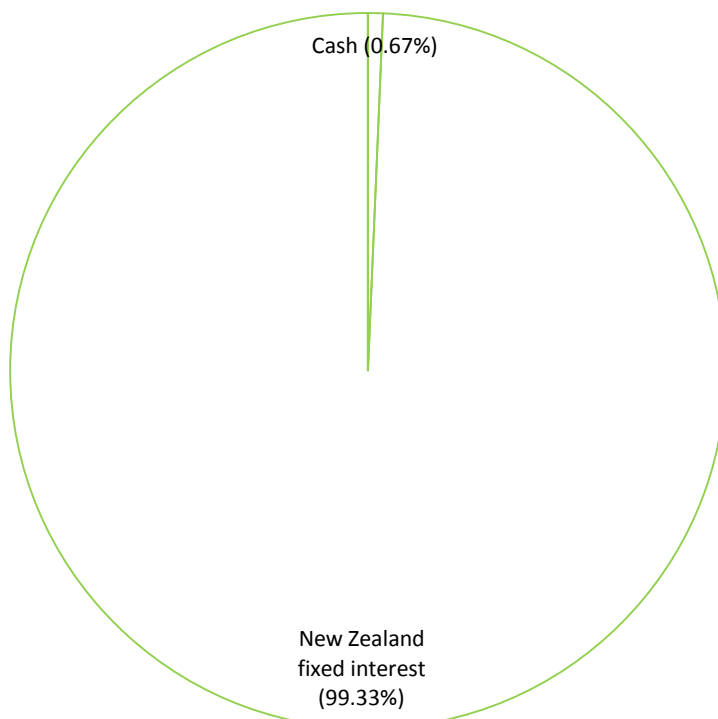
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$244.45 (that's 2.44% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$211.45 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	100.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	New Zealand Govt Stock	4.69%	New Zealand fixed interest	New Zealand	AA+
2	Deutsche Bank AG NZ (T1)	4.62%	New Zealand fixed interest	New Zealand	BBB+
3	Mighty River Power Ltd	4.06%	New Zealand fixed interest	New Zealand	BBB+
4	ANZ National Bank Ltd (NZANBDT011C4)	3.69%	New Zealand fixed interest	New Zealand	AA-
5	ASB Bank Ltd (NZABBDT024C1)	3.48%	New Zealand fixed interest	New Zealand	AA-
6	New Zealand Govt stock	3.05%	New Zealand fixed interest	New Zealand	AA+
7	TCNZ Finance Ltd (NZTCNDT003C9)	2.77%	New Zealand fixed interest	New Zealand	A-
8	BNZ (NZBNZDT366C3)	2.58%	New Zealand fixed interest	New Zealand	AA-
9	Rabobank Nederland NZ Branch	2.54%	New Zealand fixed interest	New Zealand	AA-
10	Telstra Corporation Limited	2.39%	New Zealand fixed interest	New Zealand	A

The top 10 investments make up 33.87% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/NZ_bonds_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife

Overseas Government Bonds Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Government Bonds Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests, on a passive index basis, in overseas sovereign fixed interest assets to capture the market return available from the government bonds of the overseas developed countries. The fund is hedged to minimise the risks from the movement in the NZ exchange rate. Returns should be measured over a 3 to 5 year period.

Total value of the fund:	\$4,041,949
Number of members in the fund:	3,984
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	-1.34%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.61% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.57%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

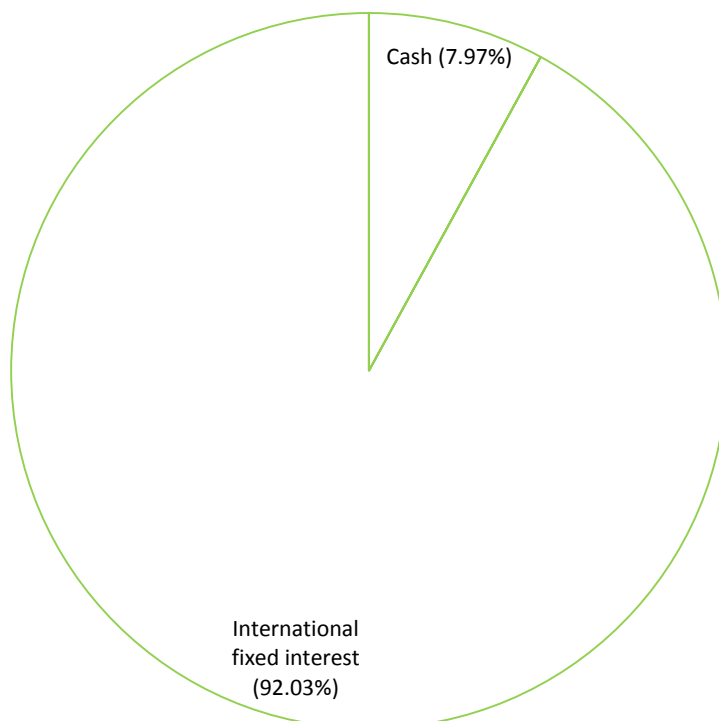
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$133.97 (that's -1.34% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of -\$166.97 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	100.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	SSgA Global Fixed Interest Income Index	92.03%	Fund	Australia	n/a
2	Cash	4.14%	Cash and cash equivalents	New Zealand	n/a
3	Forward hedging contract NZ:Australian	3.83%	Cash and cash equivalents	Australia	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/OS_govt_bonds_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife

Overseas Non-government bonds Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Non-government bonds Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests, on a passive basis using a range of index funds, in overseas fixed interest assets, to capture the market return available from the non-government "investment-grade" bonds of the overseas developed countries. The fund is hedged to minimise the risks from the movement in the NZ exchange rate. Returns should be measured over a 3 to 5 year period.

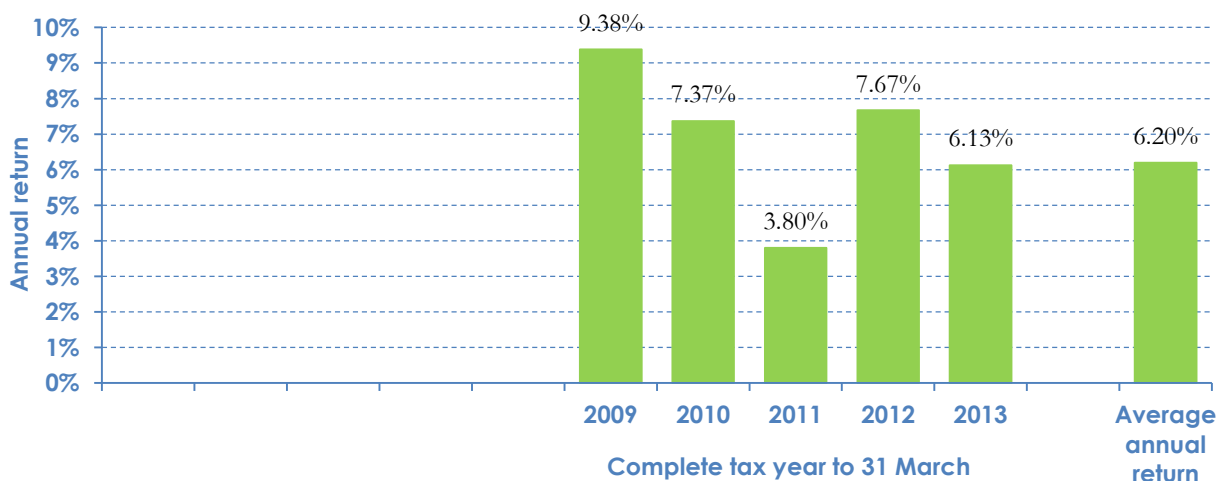
Total value of the fund:	\$12,313,737
Number of members in the fund:	2,449
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	0.15%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.63% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

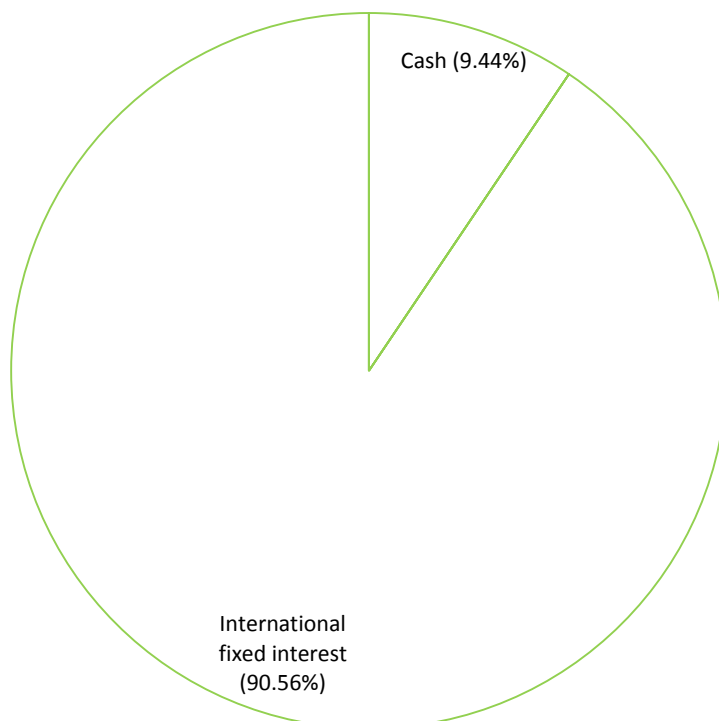
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$15.72 (that's 0.16% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of -\$17.28 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	100.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Intl Credit Securities Index Fund	79.90%	Fund	Australia	n/a
2	SSgA Global Broad Investment Grade Fixed	10.66%	Fund	Australia	n/a
3	Cash	5.51%	Cash and cash equivalents	New Zealand	n/a
4	Forward hedging contract NZ:Australian	3.93%	Cash and cash equivalents	New Zealand	n/a
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

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Electronic disclosure of this information

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Notes

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- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife Property Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife Property Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that captures the market returns of the listed global property markets. It invests, directly and indirectly, on a passive basis, in a diversified portfolio of listed securities on the Australasian and global share markets. Investment decisions take into account the investment outlook on a 3 to 5 year time horizon. Returns should be measured over a 5 to 7 year period.

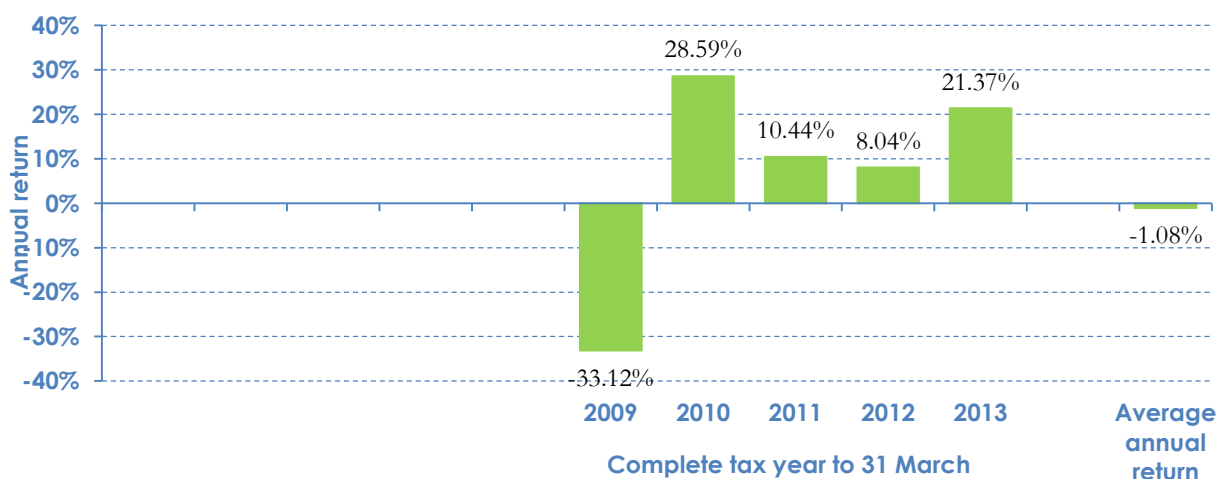
Total value of the fund:	\$7,184,219
Number of members in the fund:	3,350
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	7.75%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.61% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.57%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

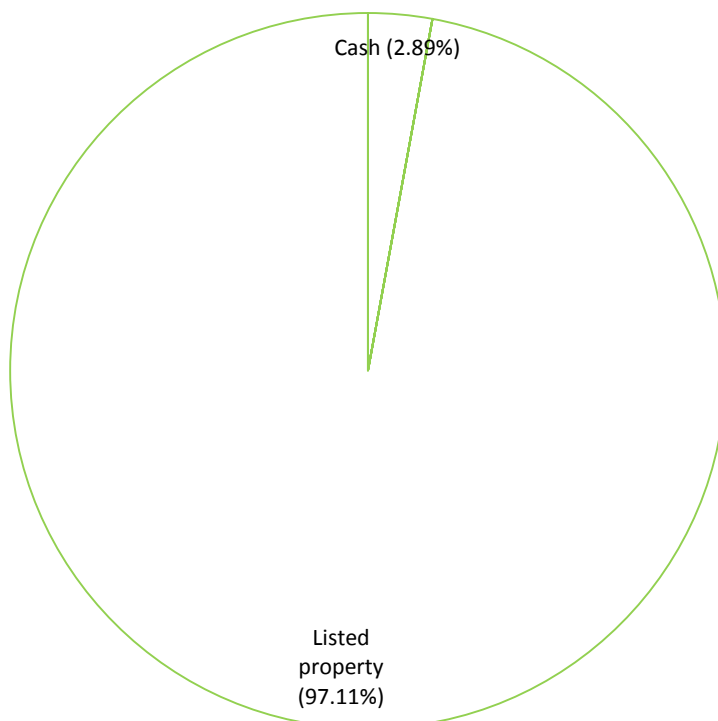
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$774.89 (that's 7.75% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$741.89 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	100.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Intl Property Securities Fund	11.14%	Fund	Australia	n/a
2	Argosy Property Limited (ARG)	7.17%	Listed property	New Zealand	n/a
3	Vital Healthcare Property Trust (VPH)	7.06%	Listed property	New Zealand	n/a
4	DNZ Property Fund Limited (DNZ)	6.77%	Listed property	New Zealand	n/a
5	Property for Industry Limited (PFI)	6.33%	Listed property	New Zealand	n/a
6	Kiwi Income Property Trust (KIP)	5.68%	Listed property	New Zealand	n/a
7	Metlifecare Limited (MET)	5.67%	Listed property	New Zealand	n/a
8	Goodman Property Trust (GMT)	5.64%	Listed property	New Zealand	n/a
9	Bunnings Warehouse Property Trust (BWP)	4.51%	Listed property	Australia	n/a
10	Stockland Corporation Limited (SGP)	4.49%	Listed property	Australia	n/a

The top 10 investments make up 64.45% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/Property_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife NZ Shares Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Shares Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that captures the market returns of the NZ share market. It invests, on a passive basis, in a diversified portfolio of company shares (typically 15 to 25), listed on the NZX share market. Investment decisions take into account the investment outlook on a 5 to 7 year time horizon. Returns should be measured over a 7 to 10 year period.

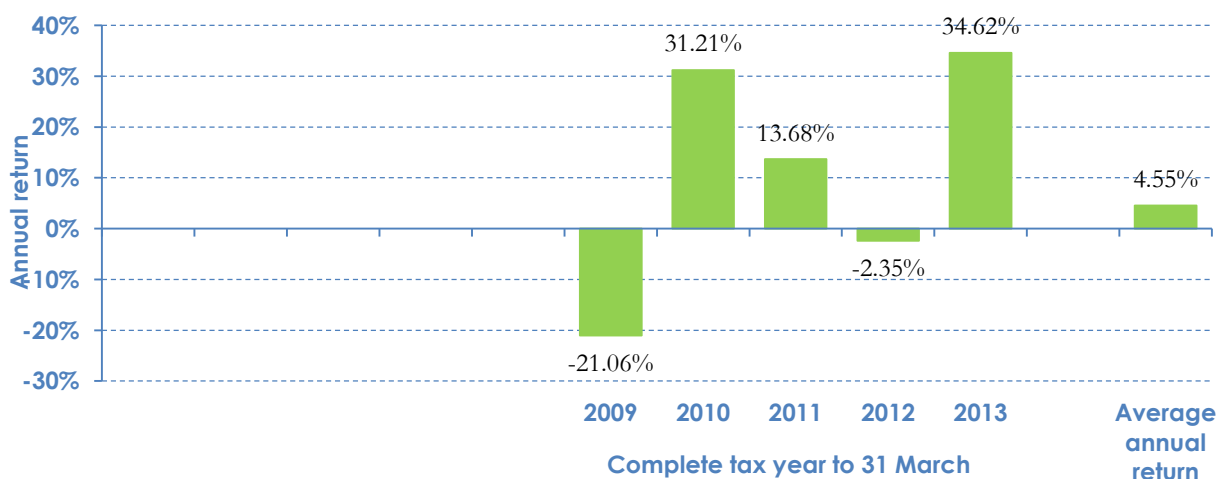
Total value of the fund:	\$8,117,192
Number of members in the fund:	3,686
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	19.74%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.60%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

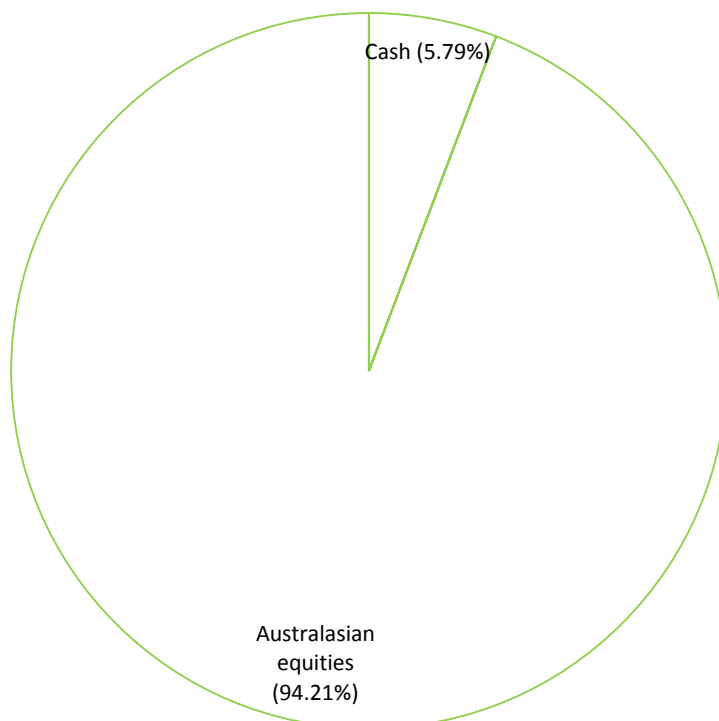
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$1,971.02 (that's 19.71% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,938.02 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Hellaby Holdings Limited (HBY)	6.76%	Australasian equities	New Zealand	n/a
2	Cash	5.79%	Australasian equities	New Zealand	n/a
3	Pacific Edge Limited (PEB)	5.58%	Australasian equities	New Zealand	n/a
4	Fisher & Paykel Healthcare Corporation Ltd	5.28%	Australasian equities	New Zealand	n/a
5	Ryman Healthcare Limited (RYM)	4.95%	Australasian equities	New Zealand	n/a
6	Fletcher Building Limited (FBU)	4.80%	Australasian equities	New Zealand	n/a
7	Auckland International Airport Limited (AIA)	4.63%	Australasian equities	New Zealand	n/a
8	Abano Healthcare Group Limited (ABA)	4.52%	Australasian equities	New Zealand	n/a
9	Ebos Group Limited (EBO)	4.47%	Australasian equities	New Zealand	n/a
10	Skellerup Holdings Limited (SKL)	4.42%	Australasian equities	New Zealand	n/a

The top 10 investments make up 51.20% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/NZ_shares_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife

Australian Shares Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife Australian Shares Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that captures the market returns of the Australian share market. It invests, on a passive basis, in a diversified portfolio of company shares (typically 20 to 30), listed on the ASX. Over time we look to eliminate half of the NZ:Australian exchange rate movement. Investment decisions take into account the investment outlook on a 5 to 7 year time horizon. Returns should be measured over a 7 to 10 year period.

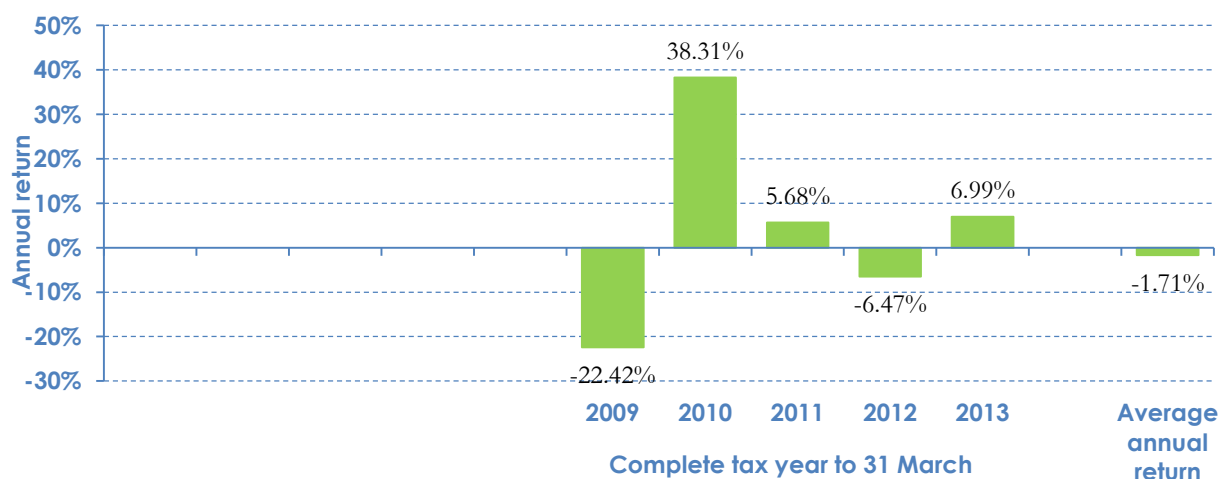
Total value of the fund:	\$9,413,567
Number of members in the fund:	3,619
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	3.90%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.60%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

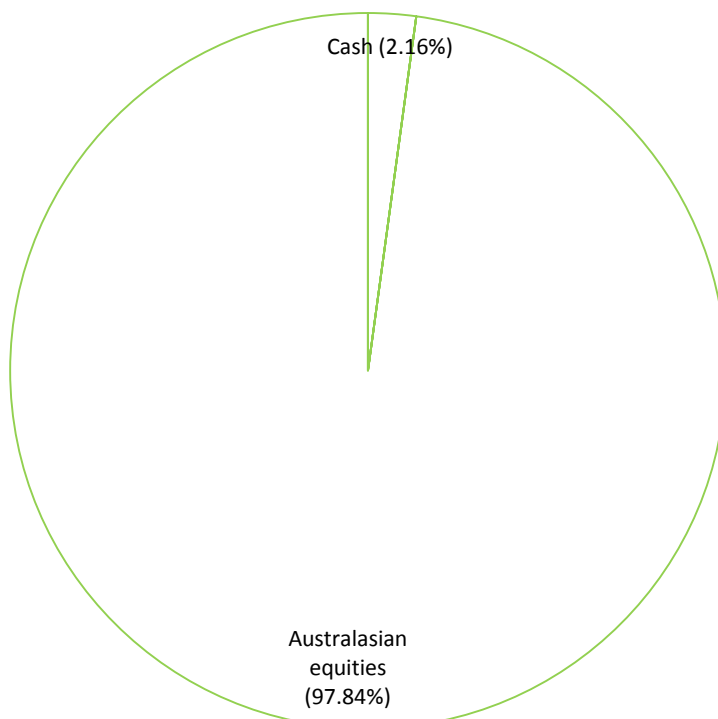
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$390.25 (that's 3.90% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$357.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Telstra Corporation Limited (TLS)	5.48%	Australasian equities	Australia	n/a
2	Resmed INC (RMD)	5.32%	Australasian equities	Australia	n/a
3	Ansell Limited (ANN)	5.01%	Australasian equities	Australia	n/a
4	Sonic Healthcare Limited (SHL)	4.55%	Australasian equities	Australia	n/a
5	BHP Billiton Limited (BHP)	4.51%	Australasian equities	Australia	n/a
6	Westpac Banking Corporation (WBC)	4.38%	Australasian equities	Australia	n/a
7	Amcor Limited (AMC)	4.36%	Australasian equities	Australia	n/a
8	Sydney Airport (SYD)	4.26%	Australasian equities	Australia	n/a
9	Australia and New Zealand Banking Group	4.23%	Australasian equities	Australia	n/a
10	Woolworths Limited (WOW)	4.21%	Australasian equities	Australia	n/a

The top 10 investments make up 46.31% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/Australian_shares_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife

Overseas Shares Currency Hedged Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Shares Currency Hedged Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that captures the market returns of the global (non-Australasian) share markets, without being exposed to the risks associated with the NZ exchange rate movement. It invests on a passive index basis, in global share products. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$8,419,317
Number of members in the fund:	3,409
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	20.52%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.63% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

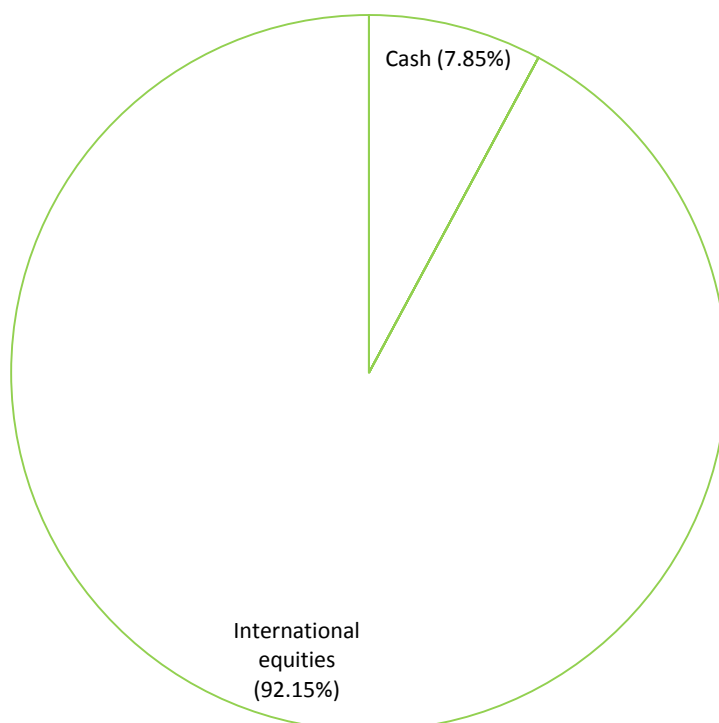
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$2,048.88 (that's 20.49% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$2,015.88 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	SSgA Intl Equities Index Trust (A\$ hedged)	92.15%	Fund	Australia	n/a
2	Cash	4.23%	Cash and cash equivalents	New Zealand	n/a
3	Forward hedging contract NZ:Australian	3.62%	Cash and cash equivalents	Australia	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/OS_shares_hedged_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

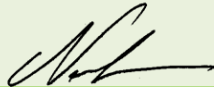
Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife

Overseas Shares (Unhedged) Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Shares (Unhedged) Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that captures the market returns of the global (non-Australasian) share markets, in NZ dollars. It invests on a passive index basis, in global share products and is exposed to the risks of exchange rate movements. Returns should be measured over a 7 to 10 year period.

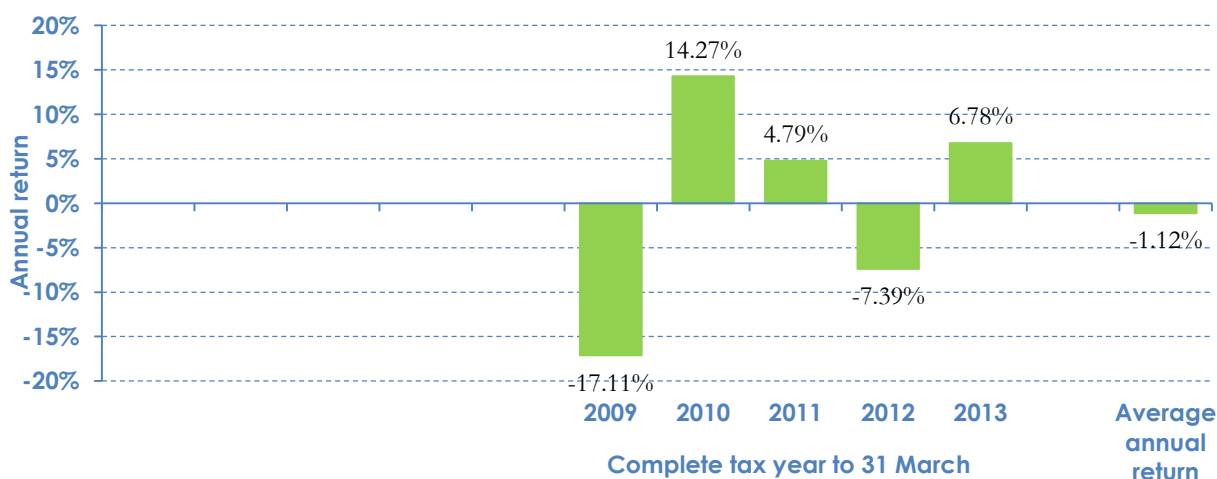
Total value of the fund:	\$9,628,872
Number of members in the fund:	3,380
Date the fund started:	2 October 2007

How has the fund performed?

	Past year
Annual return:	19.07%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.60% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.56%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

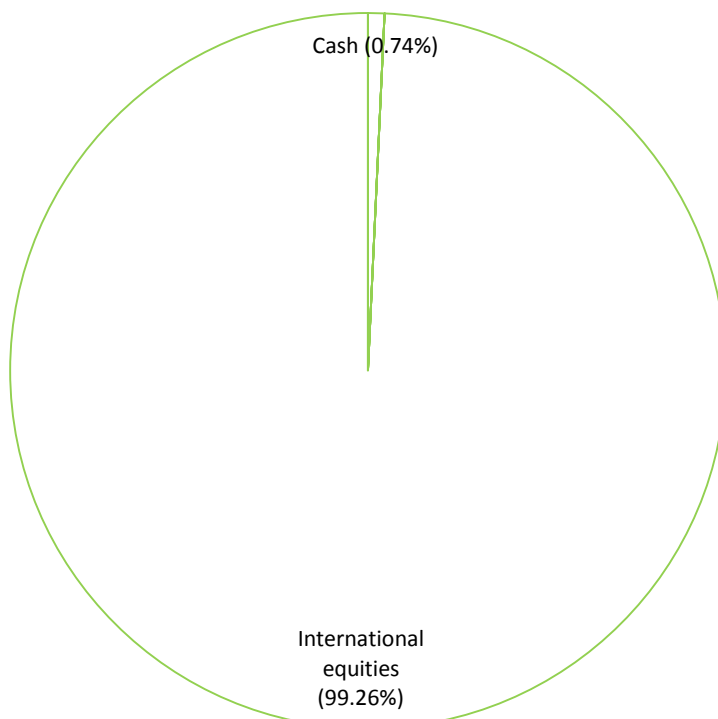
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$1,903.92 (that's 19.04% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,870.92 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	SSgA Intl Equities Index Trust	99.26%	Fund	Australia	n/a
2	Cash	0.74%	Cash and cash equivalents	New Zealand	n/a
3					
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/OS_shares_unhedged_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife

Emerging Markets Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife Emerging Markets Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that captures the market returns of the share markets of the emerging markets, in NZ dollars. It invests, on a passive basis, in a range of global share products focused on emerging markets and is exposed to the risks of exchange rate movements. Investment decisions take into account the investment outlook on a 5 to 7 year time horizon. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$5,185,212
Number of members in the fund:	3,380
Date the fund started:	27 January 2011

How has the fund performed?

	Past year
Annual return:	0.14%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	1.01% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.97%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

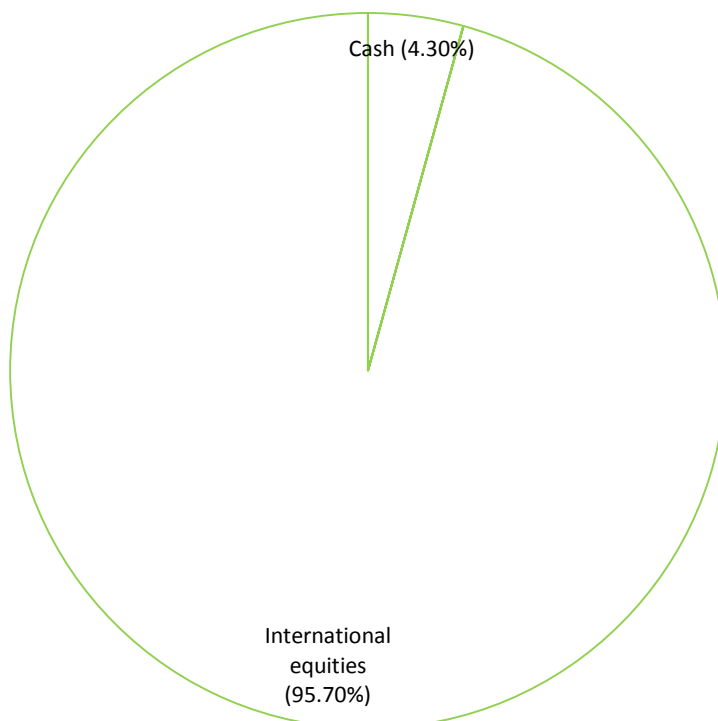
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$14.12 (that's 0.14% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of -\$18.88 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Emerging Markets Shares Index	50.33%	Fund	Australia	n/a
2	PFS Somerset EM Dividend Growth Fund	26.06%	Fund	United Kingdom	n/a
3	PFS Somerset EM Small Cap Fund B	7.62%	Fund	United Kingdom	n/a
4	Cash	4.30%	Cash and cash equivalents	New Zealand	n/a
5	IShares S&P India Nifty 50 Index Fund	4.03%	International equities	United States	n/a
6	Templeton EM Investment Trust PLC	2.18%	International equities	United Kingdom	n/a
7	IShares MSCI Mexico Investable Market	1.87%	International equities	United States	n/a
8	IShares MSCI Poland Investable Market	1.85%	International equities	United States	n/a
9	IShares FTSE/XINHUA China 25 Index	1.76%	International equities	Australia	n/a
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/EM_shares_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife SuperLife Income Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife Income Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests in the three fixed interest Pools and the Cash Pool, reflecting our view of the risk and return outlook of the NZ and global fixed interest markets. Investment decisions take into account the investment and interest rate outlook on a 1 to 3 year time horizon. Returns should be measured over a 3 to 5 year period.

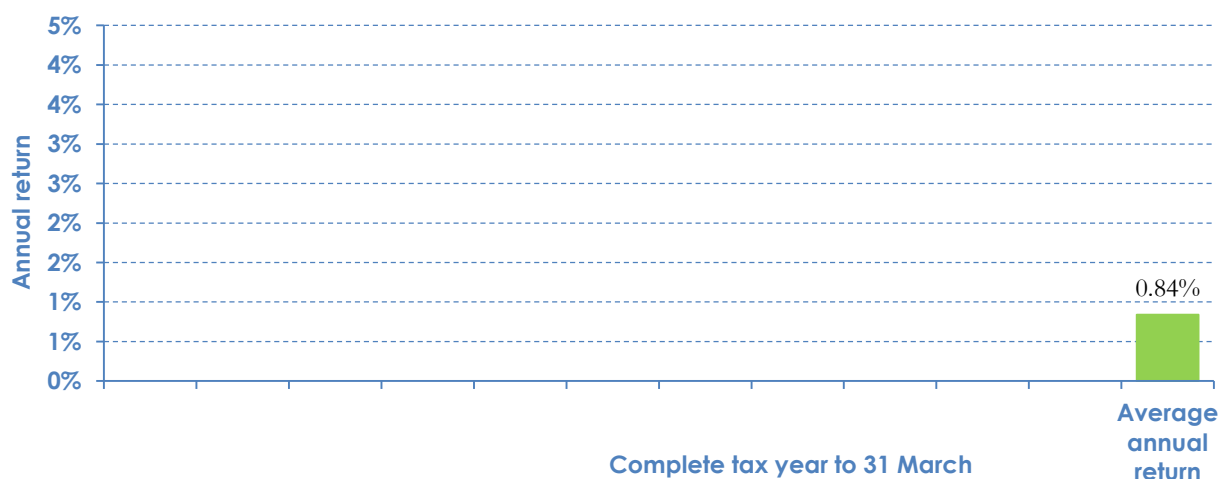
Total value of the fund:	\$38,496,884
Number of members in the fund:	12,813
Date the fund started:	13 September 2013

How has the fund performed?

	Past year
Return for the period 13 Sep 2013 to 30 Sep 2013: (after deductions for fund fees and tax ¹)	0.84%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$0 over the year to 31 March 2013. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

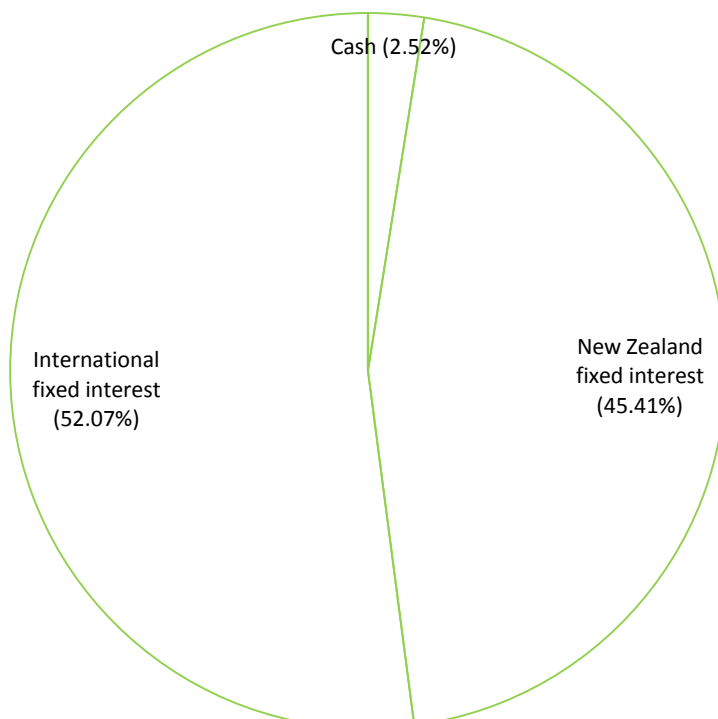
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the period, Michael received a return after fund fees and taxes were deducted of \$83.98 (that's 0.84% of his initial \$10,000). Michael also paid \$2.75 in membership fees. This gives Michael a total return of \$81.23 for the period (13 September 2013 to 30 September 2013).

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	50.00%
International fixed interest	50.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Intl Credit Securities Index Fund	14.65%	Fund	Australia	n/a
2	SSgA Global Fixed Income Index Trust	13.24%	Fund	Australia	n/a
3	SSgA Global Broad Investment Grade Fixed	9.19%	Fund	Australia	n/a
4	New Zealand Govt bond (NZG0423)	4.76%	New Zealand fixed interest	New Zealand	AA+
5	Deutsche Bank AG NZ (DEU0614A)	1.88%	New Zealand fixed interest	New Zealand	BBB+
6	Cash	1.39%	Cash and cash equivalents	New Zealand	n/a
7	Mighty River Power Ltd (MRP1016)	1.21%	New Zealand fixed interest	New Zealand	BBB+
8	ANZ National Bank Ltd (ANZ0917A)	1.19%	New Zealand fixed interest	New Zealand	AA-
9	Auckland Savings Bank (ASB0617A)	1.14%	New Zealand fixed interest	New Zealand	AA-
10	New Zealand Govt bond (NZG0521A)	1.13%	New Zealand fixed interest	New Zealand	AA+

The top 10 investments make up 49.78% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/SuperLifeIncome_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.58% a year of a member's investments.
- ⁶ The fund had not been going for the full financial year. \$33 is the annual level of membership fees. That is the membership fee will not be \$0 in the next year.
- ⁷ The "year" is the period 13 September 2013 to 30 September 2013.
- ⁸ Changes were made to the earlier version of this disclosure statement to make the example on page 2 apply for the period 13 September 2013 to 30 September 2013.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

28 November 2013

Date

**SuperLife****SuperLife 30 Pool****What is the purpose of this statement?**

This statement provides key information about the SuperLife SuperLife 30 Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests in the ten single sector Pools (cash, bonds, property and share) and targets to have, over the long term, 30% of its assets in the property and share Pools and 70% of its assets in the cash and bond Pools. Decisions are made by us, based on our view of the investment and economic outlook of the different sectors, on a 1 to 3 year time horizon. Returns should be measured over a 3 to 5 year period.

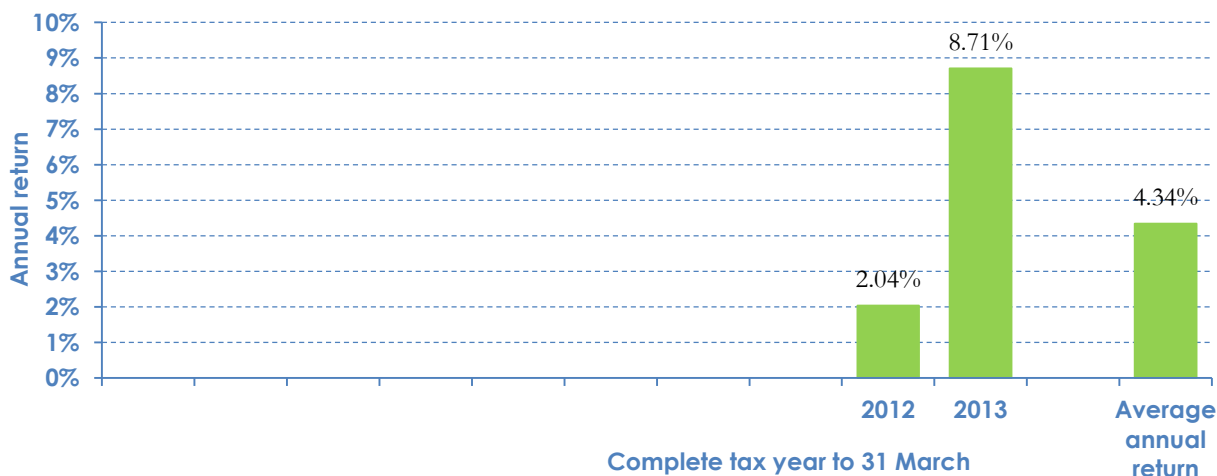
Total value of the fund:	\$691,305
Number of members in the fund:	60
Date the fund started:	11 October 2010

How has the fund performed?

	Past year
Annual return:	4.04%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees: ⁵	0.62% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.58%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

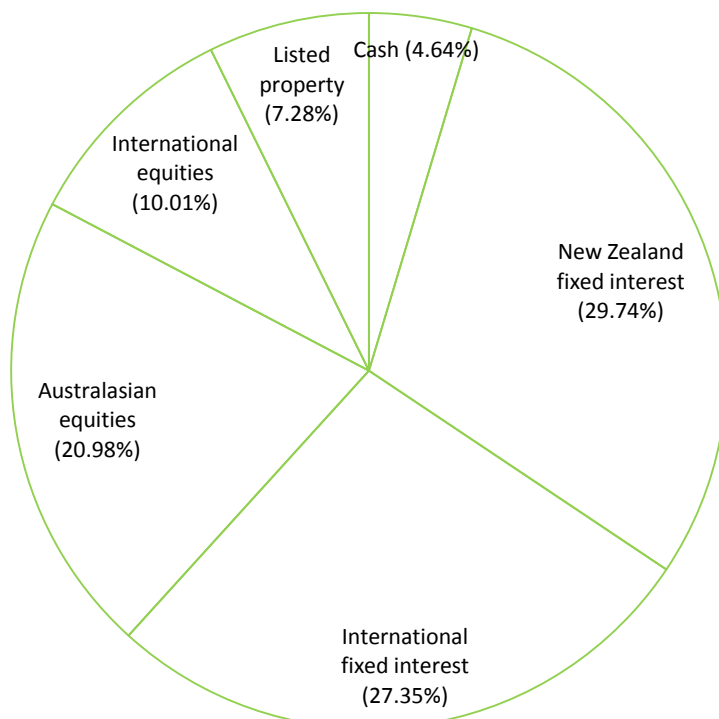
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$403.71 (that's 4.04% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$370.71 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	32.50%
International fixed interest	32.50%
Australasian equities	12.50%
International equities	12.50%
Listed property	5.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Intl Credit Securities Index Fund	21.85%	Fund	Australia	n/a
2	SSgA Intl Equities Index Trust (Hedged)	4.84%	Fund	Australia	n/a
3	SSgA Global Broad Investment Grade Fixed	3.04%	Fund	Australia	n/a
4	Vanguard Emerging Markets Shares Index	2.49%	Fund	Australia	n/a
5	Cash	1.51%	Cash and cash equivalents	New Zealand	n/a
6	New Zealand Govt bond (NZG0423)	1.40%	New Zealand fixed interest	New Zealand	AA+
7	Deutsche Bank AG NZ (DEU0614A)	1.37%	New Zealand fixed interest	New Zealand	BBB+
8	PFS Somerset EM Dividend Growth Fund A	1.29%	Fund	United Kingdom	n/a
9	Mighty River Power Ltd (MRP1016)	1.21%	New Zealand fixed interest	New Zealand	BBB+
10	ANZ National Bank Ltd (ANZ0917A)	1.10%	New Zealand fixed interest	New Zealand	AA-

The top 10 investments make up 40.10% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/SuperLife30_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ The Fund fees were updated to include the asset based administration fee.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife SuperLife 60 Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife 60 Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests in the ten single sector Pools (cash, bonds, property and share) and targets to have, over the long term, 60% of its assets in the property and share Pools and 40% of its assets in the cash and bond Pools. Decisions are made by us, based on our view of the investment and economic outlook of the different sectors, on a 3 to 5 year time horizon. Returns should be measured over a 5 to 7 year period.

Total value of the fund:	\$7,368,051
Number of members in the fund:	486
Date the fund started:	20 February 2009

How has the fund performed?

	Past year
Annual return:	9.04%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees: ⁵	0.65% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.61%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

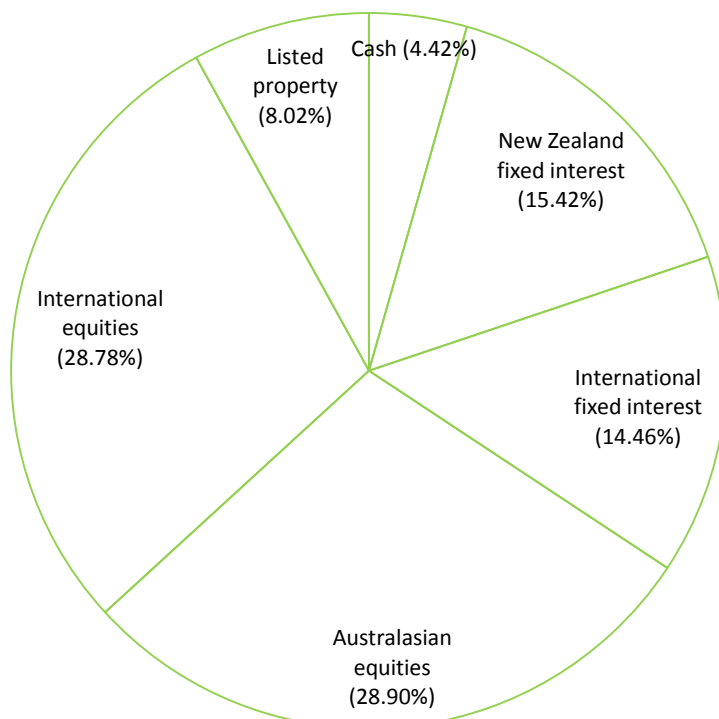
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$902.36 (that's 9.02% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$869.36 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	17.50%
International fixed interest	17.50%
Australasian equities	12.50%
International equities	37.50%
Listed property	10.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	SSgA International Equities Index Trust	18.87%	Fund	Australia	n/a
2	Vanguard Intl Credit Securities Index Fund	11.55%	Fund	Australia	n/a
3	SSgA International Equities Index Trust	4.63%	Fund	Australia	n/a
4	Vanguard Emerging Markets Shares Index	2.22%	Fund	Australia	n/a
5	SSgA Global Broad Investment Grade Fixed	1.61%	Fund	Australia	n/a
6	Hellaby Holdings Limited (HBY)	1.15%	Australasian equities	New Zealand	n/a
7	PFS Somerset EM Dividend Growth Fund A	1.15%	Fund	United Kingdom	n/a
8	Cash	0.99%	Cash and cash equivalents	New Zealand	n/a
9	Pacific Edge Limited (PEB)	0.95%	Australasian equities	New Zealand	n/a
10	Fisher & Paykel Healthcare Corporation Ltd	0.90%	Australasian equities	New Zealand	n/a

The top 10 investments make up 44.01% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/SuperLife60_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ The Fund fees were updated to include the asset based administration fee.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife

SuperLife**SuperLife 80 Pool****What is the purpose of this statement?**

This statement provides key information about the SuperLife SuperLife 80 Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests in the ten single sector Pools (cash, bonds, property and share) and targets to have, over the long term, 80% of its assets in the property and share Pools and 20% of its assets in the cash and bond Pools. Decisions are made by us, based on our view of the investment and economic outlook of the different sectors, on a 3 to 5 year time horizon. Returns should be measured over a 7 to 10 year period.

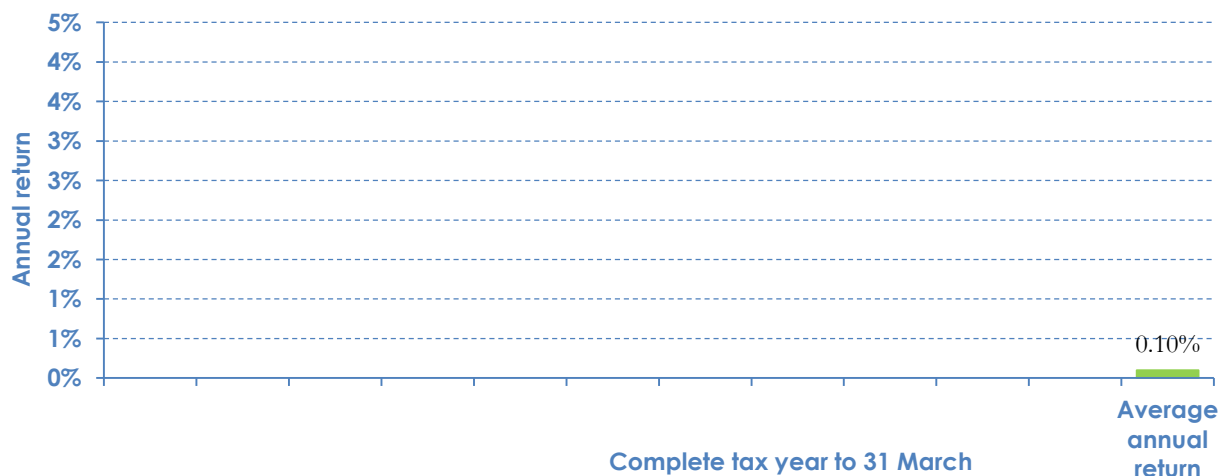
Total value of the fund:	\$76,966
Number of members in the fund:	5
Date the fund started:	13 September 2013

How has the fund performed?

	Past year
Return for the period 13 Sep 2013 to 30 Sep 2013: (after deductions for fund fees and tax ¹)	0.10%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$0 over the year to 31 March 2013. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

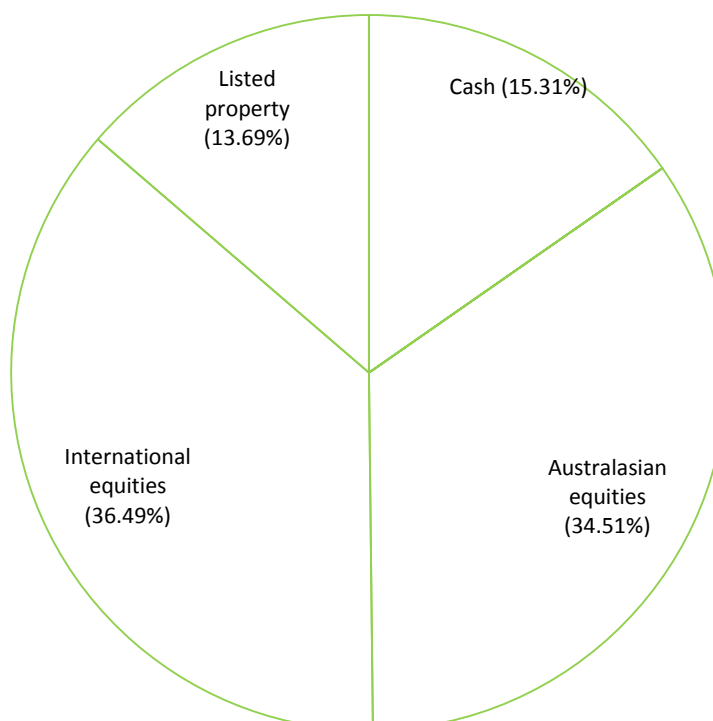
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the period, Michael received a return after fund fees and taxes were deducted of \$10.00 (that's 0.10% of his initial \$10,000). Michael also paid \$2.75 in membership fees. This gives Michael a total return of \$7.25 for the period (13 September 2013 to 30 September 2013).

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	7.50%
International fixed interest	7.50%
Australasian equities	20.00%
International equities	45.00%
Listed property	15.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	SSgA International Equities Index Trust (Hedged)	18.53%	Fund	Australia	n/a
2	Vanguard Emerging Markets Shares Index Fund	8.62%	Fund	Australia	n/a
3	PFS Somerset EM Dividend Growth Fund	4.46%	Fund	United Kingdom	n/a
4	Vanguard Intl Property Securities Fund	1.52%	Fund	Australia	n/a
5	PFS Somerset EM Small Cap Fund B	1.31%	Fund	United Kingdom	n/a
6	Hellaby Holdings Limited (HBY)	1.16%	Australasian equities	New Zealand	n/a
7	Westpac term deposit (DU0TZ14617D4)	1.02%	Cash and cash equivalents	New Zealand	AA-
8	Cash	1.00%	Cash and cash equivalents	New Zealand	n/a
9	SBS Bank term deposit (DUOTZ14502B2)	1.00%	Cash and cash equivalents	New Zealand	BBB
10	Argosy Property Limited (ARG)	0.98%	Australasian equities	New Zealand	n/a

The top 10 investments make up 39.60% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/SuperLife80_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.69% a year of a member's investments.
- ⁶ The fund had not been going for the full financial year. \$33 is the annual level of membership fees. That is the membership fee will not be \$0 in the next year.
- ⁷ The "year" is the period 13 September 2013 to 30 September 2013.
- ⁸ Changes were made to the earlier version of this disclosure statement to make the example on page 2 apply for the period 13 September 2013 to 30 September 2013.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

28 November 2013

Date



SuperLife

SuperLife Growth Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife Growth Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests in the six property and share Pools and the Cash Pool, based on our view of the risk and return outlook of the Australasian and global property and share markets. Investment decisions take into account the investment and economic outlook on a 3 to 5 year time horizon. Returns should be measured over a 7 to 10 year period.

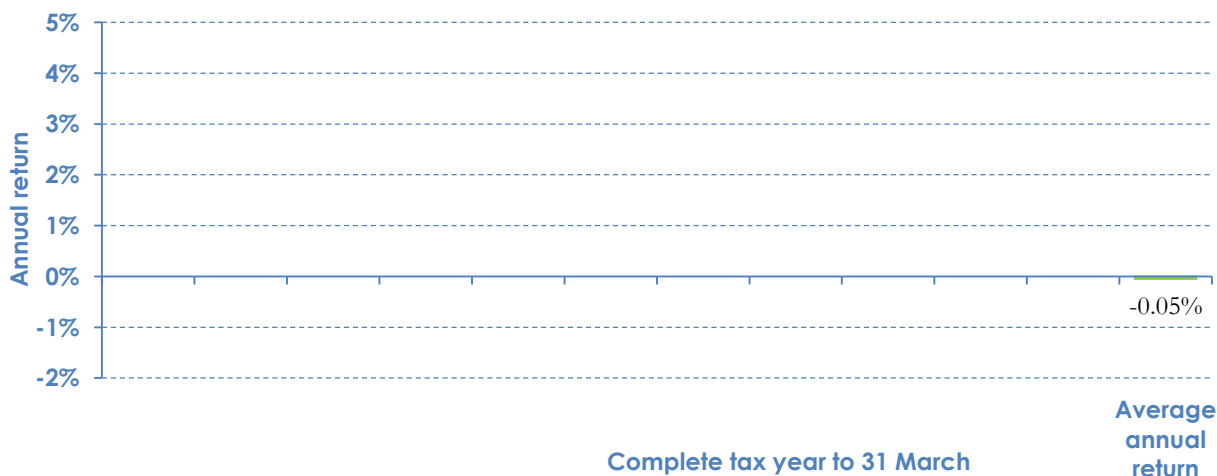
Total value of the fund:	\$121,732,728
Number of members in the fund:	16,771
Date the fund started:	13 September 2013

How has the fund performed?

	Past year
Return for the period 13 Sep 2013 to 30 Sep 2013: (after deductions for fund fees and tax ¹)	-0.05%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$0 over the year to 31 March 2013. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

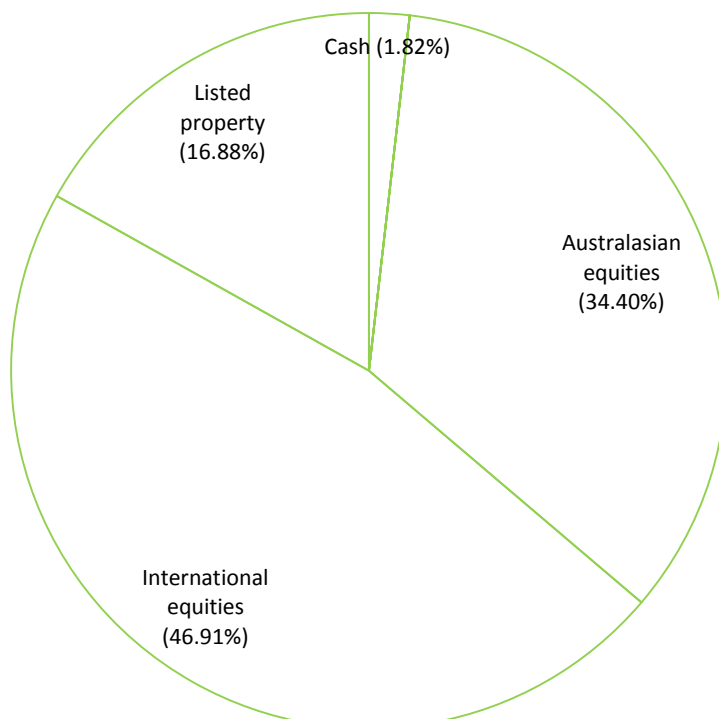
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the period, Michael received a return after fund fees and taxes were deducted of -\$5.00 (that's -0.05% of his initial \$10,000). Michael also paid \$2.75 in membership fees. This gives Michael a total return of -\$7.75 for the period (13 September 2013 to 30 September 2013).

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	30.00%
International equities	55.00%
Listed property	15.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	SSgA International Equities Index Trust (Hedged)	14.65%	Fund	Australia	n/a
2	SSgA International Equities Index Trust	13.24%	Fund	Australia	n/a
3	Vanguard Emerging Markets Shares Index	9.19%	Fund	Australia	n/a
4	PFS Somerset EM Dividend Growth Fund	4.76%	Fund	United Kingdom	n/a
5	Vanguard Intl Property Securities Fund	1.88%	Fund	Australia	n/a
6	PFS Somerset EM Small Cap Fund B	1.39%	Fund	United Kingdom	n/a
7	Argosy Property Limited	1.21%	Listed property	New Zealand	n/a
8	Vital Healthcare Property Trust (VHP)	1.19%	Listed property	New Zealand	n/a
9	DNZ Property Fund Limited (DNZ)	1.14%	Listed property	New Zealand	n/a
10	Hellaby Holdings Limited (HBY)	1.13%	Australasian equities	New Zealand	n/a

The top 10 investments make up 49.78% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/SuperLife_Growth_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.72% a year of a member's investments.
- ⁶ The fund had not been going for the full financial year. \$33 is the annual level of membership fees. That is the membership fee will not be \$0 in the next year.
- ⁷ The "year" is the period 13 September 2013 to 30 September 2013.
- ⁸ Changes were made to the earlier version of this disclosure statement to make the example on page 2 apply for the period 13 September 2013 to 30 September 2013.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

28 November 2013

Date



SuperLife Ethica

What is the purpose of this statement?

This statement provides key information about the SuperLife Ethica. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests ethically and targets, over the long term, to have 60% of its assets in property and shares and 40% in cash and bonds. It looks to avoid investments in the areas of pornography, gambling, tobacco, alcohol, armaments and fossil fuel extraction. Decisions are made by us, based on our view of each sector's outlook on a 3 to 5 year time horizon. Returns should be measured over a 5 to 7 year period.

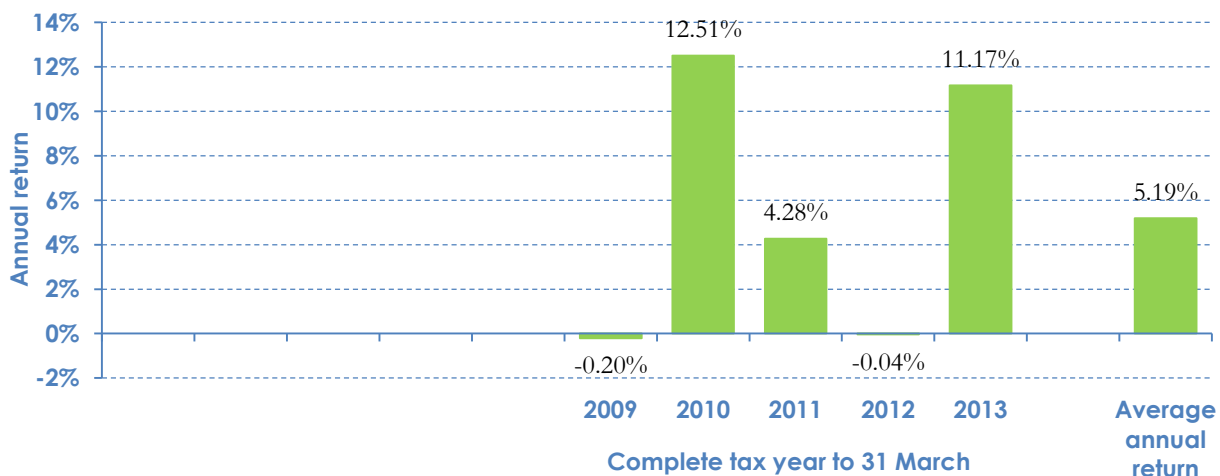
Total value of the fund:	\$4,784,261
Number of members in the fund:	683
Date the fund started:	29 January 2008

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	8.27%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.71% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.67%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$825.76 (that's 8.26% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$792.76 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	17.50%
International fixed interest	17.50%
Australasian equities	20.00%
International equities	30.00%
Listed property	10.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash	15.43%	Cash and cash equivalents	New Zealand	n/a
2	Kiwibank Limited (KIW030)	5.81%	New Zealand fixed Interest	New Zealand	n/a
3	Goodman Fielder NZ Ltd (GFZ010)	3.06%	New Zealand fixed Interest	New Zealand	n/a
4	Transpacific SPS Trust (TPAPA)	3.03%	International fixed interest	Australia	n/a
5	Nufarm Finance (NZ) Limited (NFNG)	2.59%	New Zealand fixed Interest	New Zealand	n/a
6	Infratil Limited (IFT180)	2.23%	New Zealand fixed Interest	New Zealand	n/a
7	Infratil Limited (IFT170)	1.57%	New Zealand fixed Interest	New Zealand	n/a
8	Fletcher Building Industries Ltd (FBI100)	1.55%	New Zealand fixed Interest	New Zealand	n/a
9	Powerco Limited (PWC090)	1.53%	New Zealand fixed Interest	New Zealand	n/a
10	Fletcher Building Industries Limited (FBI050)	1.46%	New Zealand fixed Interest	New Zealand	n/a

The top 10 investments make up 38.25% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/Ethica_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

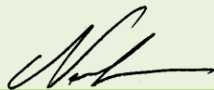
Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife Gemino

What is the purpose of this statement?

This statement provides key information about the SuperLife Gemino. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that is a concentrated portfolio of shares in companies (10 to 20), each of which we consider have the potential to double in value over 1 to 3 years. It is high risk, as an individual company could also reduce to zero. Investments will have a bias to Australasian markets and the resource, biotech and technology areas, but are not limited to these markets or sectors. Returns should be measured over a 7 to 10 year period.

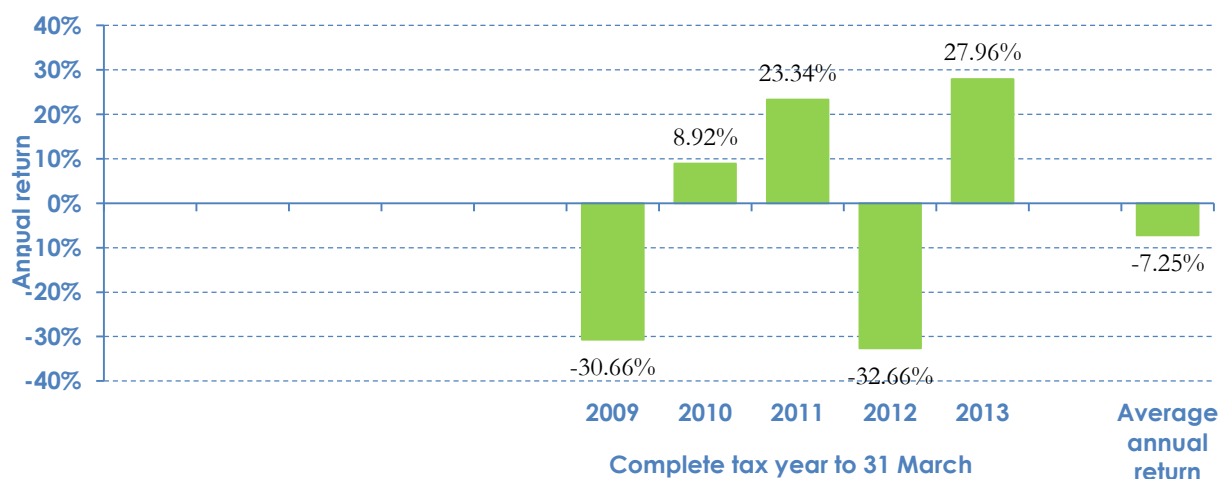
Total value of the fund:	\$2,836,372
Number of members in the fund:	546
Date the fund started:	3 October 2007

How has the fund performed?

	Past year
Annual return:	2.42%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.91% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.87%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

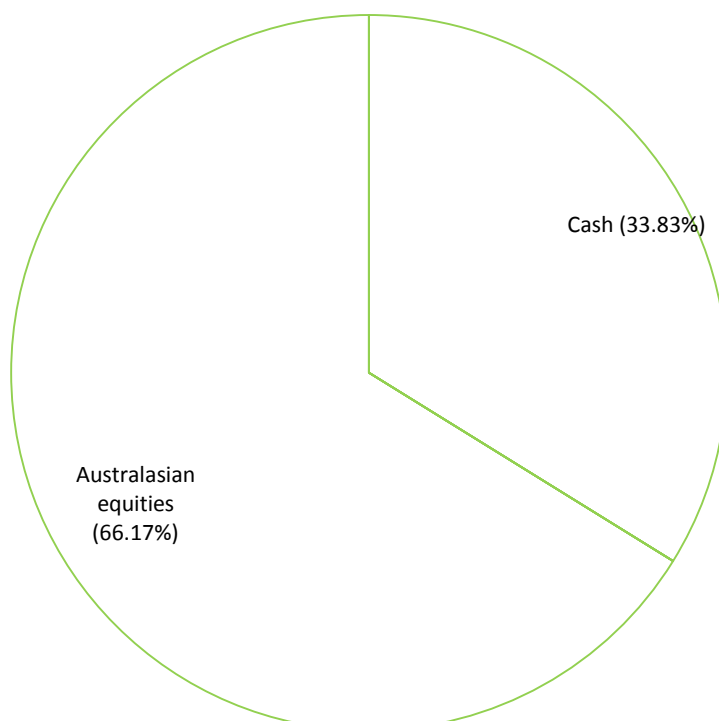
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$242.59 (that's 2.43% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$209.59 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	70.00%
International equities	30.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash	33.83%	Cash and cash equivalents	New Zealand	n/a
2	Pacific Edge Limited (PEB)	25.72%	Australasian equities	New Zealand	n/a
3	Wellington Drive Technologies Ltd (WDT)	7.92%	Australasian equities	New Zealand	n/a
4	Pharmacybrands Limited (PHB)	7.84%	Australasian equities	New Zealand	n/a
5	Abano Healthcare Group Limited (ABA)	4.80%	Australasian equities	New Zealand	n/a
6	A2 Corporation Limited (ATM)	4.48%	Australasian equities	New Zealand	n/a
7	Leighton Holdings Limited (LEI)	4.45%	Australasian equities	Australia	n/a
8	Lynas Corporation Limited (LYC)	2.53%	Australasian equities	Australia	n/a
9	Whitehaven Coal Limited (WHC)	2.40%	Australasian equities	Australia	n/a
10	PGG Wrightson Limited (PGW)	2.34%	Australasian equities	New Zealand	n/a

The top 10 investments make up 96.30% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/Gemino_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife UK Cash Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife UK Cash Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests, on a passive basis, in the cash and cash equivalent investments primarily denominated in UK pounds. Returns should be measured over a 1 to 2 year period.

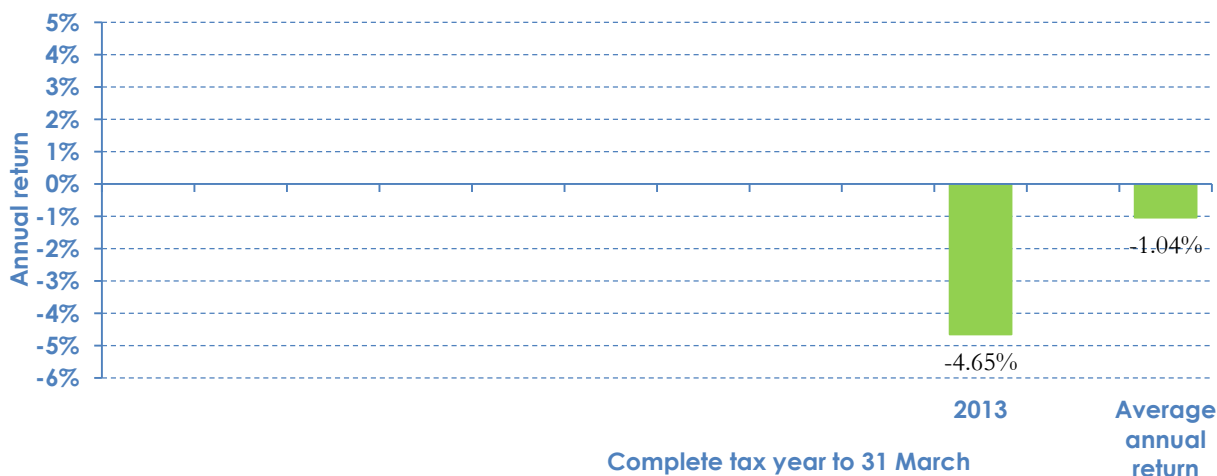
Total value of the fund:	\$25,360
Number of members in the fund:	4
Date the fund started:	23 March 2012

How has the fund performed?

	Past year
Annual return:	0.96%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees: ⁵	0.55% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.51%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

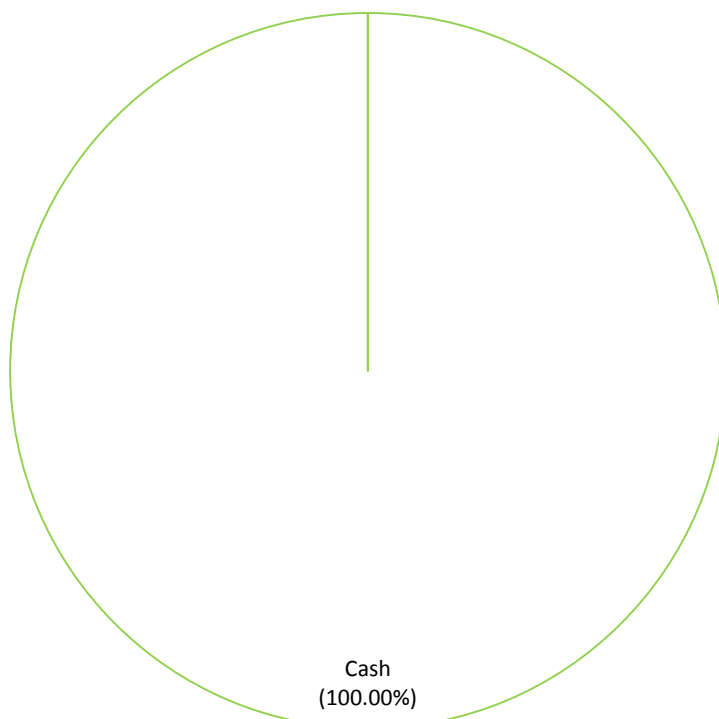
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$95.57 (that's 0.96% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$62.57 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	100.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash	100.00%	Cash and cash equivalents	New Zealand	n/a
2					
3					
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/UK_Cash_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ The Fund fees were updated to include the asset based administration fee.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife UK Growth Pool

What is the purpose of this statement?

This statement provides key information about the SuperLife UK Growth Pool. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests, on a passive basis, in listed securities in the global share and property markets, from the perspective of an investor who will measure returns in UK pound terms. Investment decisions take into account the UK and global investment and economic outlook on a 3 to 5 year time horizon. Returns should be measured over a 7 to 10 year period.

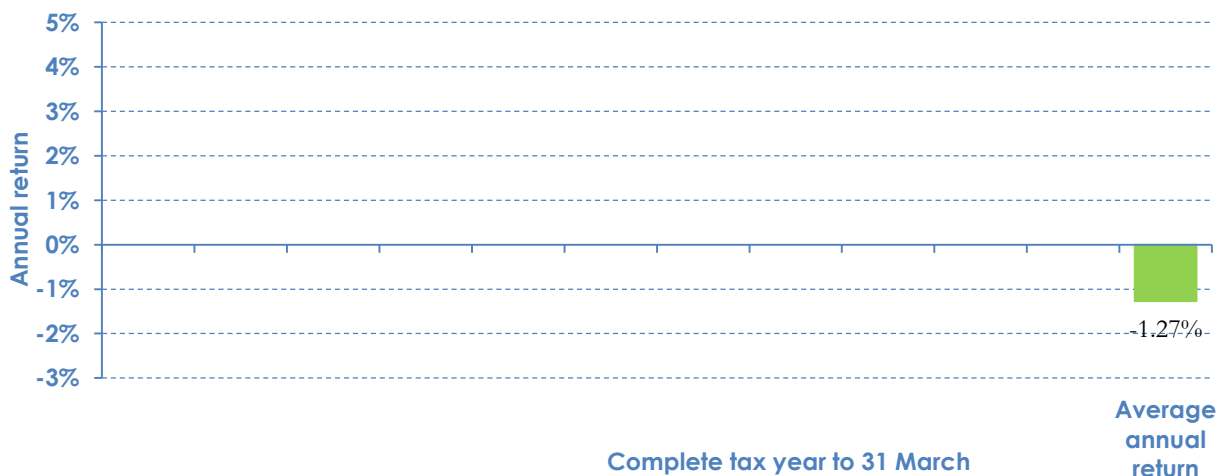
Total value of the fund:	\$9,382
Number of members in the fund:	1
Date the fund started:	12 September 2013

How has the fund performed?

	Past year
Return for the period 12 Sep 2013 to 30 Sep 2013: (after deductions for fund fees and tax ¹)	-1.27%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$0 over the year to 31 March 2013. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

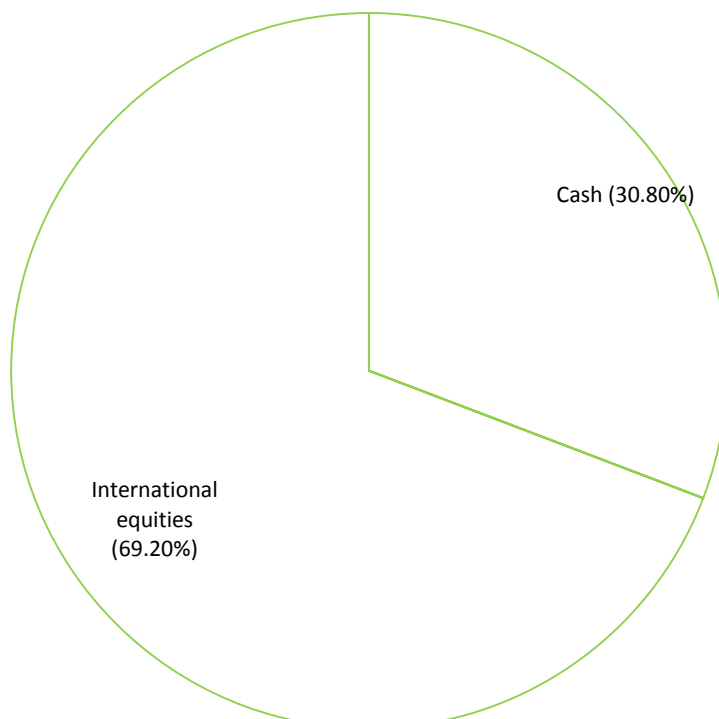
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the period, Michael received a return after fund fees and taxes were deducted of -\$126.97 (that's -1.27% of his initial \$10,000). Michael also paid \$2.75 in membership fees. This gives Michael a total return of -\$129.72 for the period (13 September 2013 to 30 September 2013).

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash	44.51%	Cash and cash equivalents	New Zealand	n/a
2	SPDR S&P International Dividend ETF (DWX)	20.21%	International equities	United States	n/a
3	iShares S&P 500 Index Fund (IVV)	19.31%	International equities	United States	n/a
4	iShares Core MSCI Emerging Markets	9.22%	International equities	United States	n/a
5	iShares Core MSCI EAFE (IEFA)	6.75%	International equities	United States	n/a
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/UK_growth_data.xls.


Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.94% a year of a member's investments.
- ⁶ The fund had not been going for the full financial year. \$33 is the annual level of membership fees. That is the membership fee will not be \$0 in the next year.
- ⁷ The "year" is the period 12 September 2013 to 30 September 2013.
- ⁸ Changes were made to the earlier version of this disclosure statement to make the example on page 2 apply for the period 12 September 2013 to 30 September 2013.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

28 November 2013

Date



SuperLife the D fund

What is the purpose of this statement?

This statement provides key information about the SuperLife the D fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that is equivalent to the government-defined default-KiwiSaver-provider default option. It will have 15% to 25% of its assets in the property and share Pools and 75% to 85% in the cash and bond Pools. Decisions are made by us, based on our view of the investment and economic outlook of the different sectors, on a 1 to 3 year time horizon. Returns should be measured over a 3 to 5 year period.

Total value of the fund:	\$963,424
Number of members in the fund:	0
Date the fund started:	1 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	3.53%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.63% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

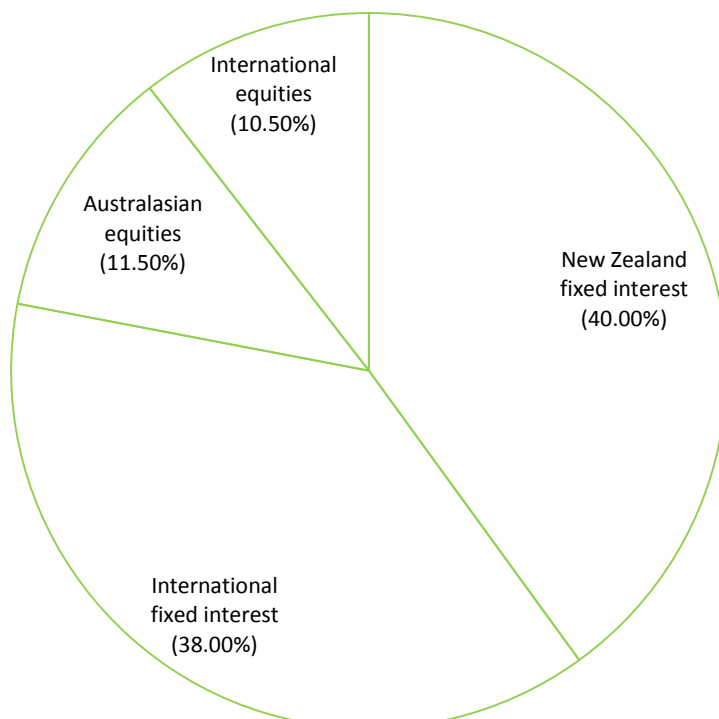
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$353.00 (that's 3.53% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$320.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	40.00%
International fixed interest	40.00%
Australasian equities	7.00%
International equities	10.00%
Listed property	3.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	NZ Bonds Pool	40.00%	New Zealand fixed interest	New Zealand	n/a
2	Overseas Non-government Bonds Pool	38.00%	International fixed interest	New Zealand	n/a
3	Australian Shares Pool	6.50%	Australasian shares	New Zealand	n/a
4	New Zealand Shares Pool	5.00%	Australasian shares	New Zealand	n/a
5	Overseas Shares Currency Hedged Pool	4.50%	International shares	New Zealand	n/a
6	Emerging Markets Pool	4.00%	International shares	New Zealand	n/a
7	Overseas Shares (Unhedged) Pool	2.00%	International shares	New Zealand	n/a
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/D_fund_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.


Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date



SuperLife

AIM First Home & AIM Future Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife AIM First Home & AIM Future Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The objective for the fund is to give members an investment option that invests in the 10 single sector Pools and targets a "cash plus" return. It is designed for an investor saving for the short-term (3 to 5 years) and focuses on the four fixed interest and cash Pools. Investment decisions take into account the interest rate, investment and economic outlook on a 1 to 3 year time horizon. Returns should be measured over a 3 to 5 year period.

Total value of the fund:	\$1,260,682
Number of members in the fund:	0
Date the fund started:	1 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	1.37%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2013 and were:

Total fund fees:	0.60% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.56%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2013.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

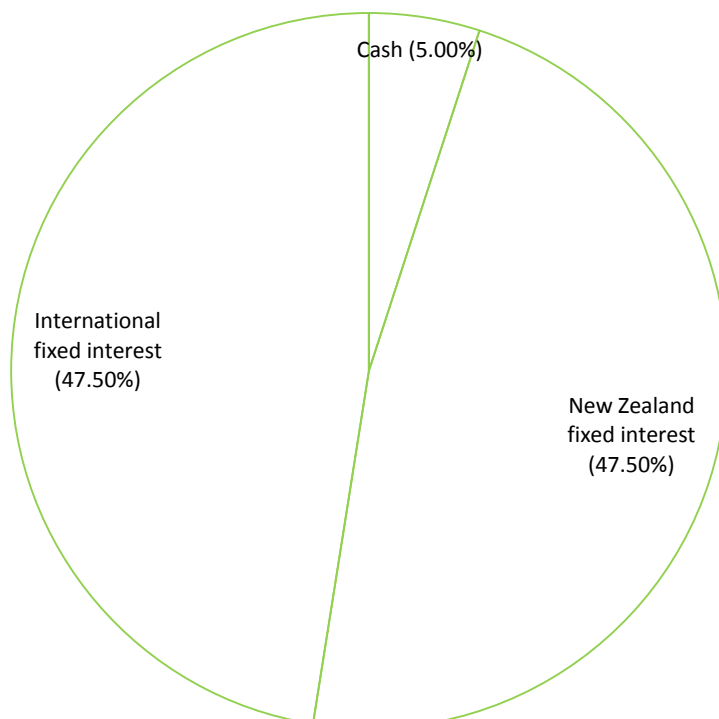
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$136.81 (that's 1.37% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$103.81 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.





Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	70.00%
New Zealand fixed interest	15.00%
International fixed interest	15.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	NZ Bonds Pool	47.50%	New Zealand fixed interest	New Zealand	n/a
2	Overseas Non-government Bonds Pool	47.50%	International fixed interest	New Zealand	n/a
3	Cash Pool	5.00%	Cash and cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	15 years 6 months		
Owen Nash	Director, Investment Committee	12 years 6 months		
John O'Reilly	GM, Investment Operations	10 years 1 months		
Ryan Gillanders	Investment Analyst	5 years 3 months		
Daniel Borrie	Investment Analyst	3 years 3 months		



Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at www.superlife.co.nz/data_files/AIMFirstHome_data.xls.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

Manager's certificate

On behalf of SuperLife Limited, as the manager of SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

18 November 2013

Date