

**SUPERLIFE**

**KIWISAVER SCHEME**

**QUARTERLY DISCLOSURE  
STATEMENTS**

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30 June 2015

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Cash Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Cash 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 Fund invests on a passive basis in NZ cash and cash-equivalent assets. Investment decisions take into account the interest rate outlook on a 6 to 12 month time frame and returns should be measured over a 1 to 2 year period.

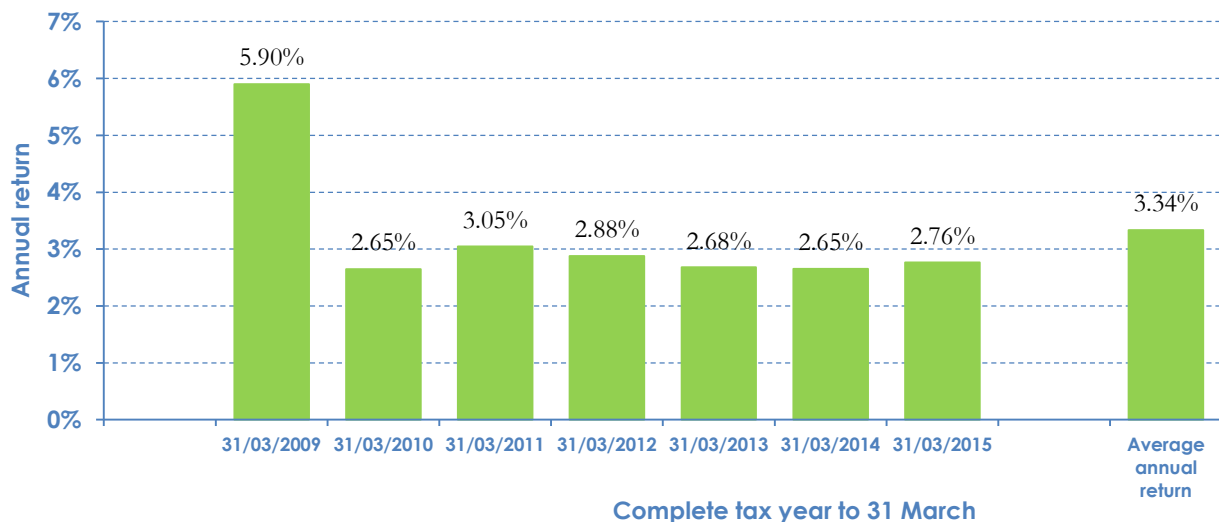
<b>Total value of the fund:</b>	\$31,310,565
<b>Number of members in the fund:</b>	9,762
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	2.94%

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Cash Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.57% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.51%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](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 \$294.00 (that's 2.94% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$261.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Cash Fund

### 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	Southland Building Society 041115 4.40 TD (TZ15N04B)	6.63%	Cash & cash equivalents	New Zealand	BBB
2	KiwiBank Limited 050916 FRN (KIW0916A)	3.70%	Cash & cash equivalents	New Zealand	A+
3	China Cons BK GR 160616 4.10 TD (TZ16616B)	3.66%	Cash & cash equivalents	New Zealand	A
4	Bank Of New Zealand 151015 4.35 TD (TZ15015B)	3.34%	Cash & cash equivalents	New Zealand	AA-
5	Rabobank Nederland New Zealand Branch 020516 FRN (RAB0516A)	3.33%	Cash & cash equivalents	New Zealand	A+
6	ASB Bank Limited 230317 FRN (ASB0317A)	3.31%	Cash & cash equivalents	New Zealand	AA-
7	Fonterra Co Operative Group Ltd 241017 FRN (FON1017A)	3.14%	Cash & cash equivalents	New Zealand	A
8	Inland Revenue Deposit 290216 RCD (IR16229A)	3.00%	Cash & cash equivalents	New Zealand	AA+
9	Westpac Banking Corp Wellington 240216 4.23 TD (TZ16224A)	2.97%	Cash & cash equivalents	New Zealand	AA-
10	ASB Bank Limited 060617 FRN (ASB0617B)	2.94%	Cash & cash equivalents	New Zealand	AA-

The top 10 investments make up 36.02% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Cash Fund

### 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](http://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/QDS/2015\\_Jun/Cash\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Cash_data.xls).

### Notes

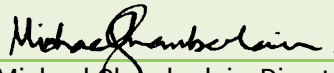
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: Cash Fund

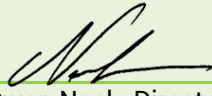
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## NZ Bonds Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Bonds 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 Fund 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 and returns should be measured over a 3 to 5 year period.

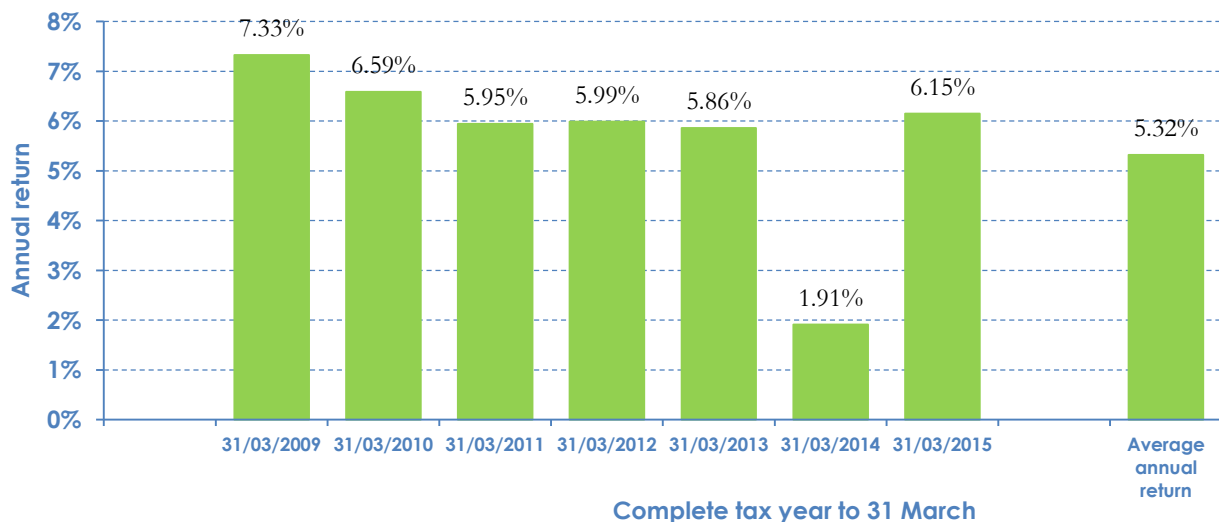
<b>Total value of the fund:</b>	\$25,897,384
<b>Number of members in the fund:</b>	4,524
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b> (after deductions for fund fees and tax <sup>1</sup> )	<b>Past year</b> 6.20%
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### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: NZ Bonds Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.60% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.54%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

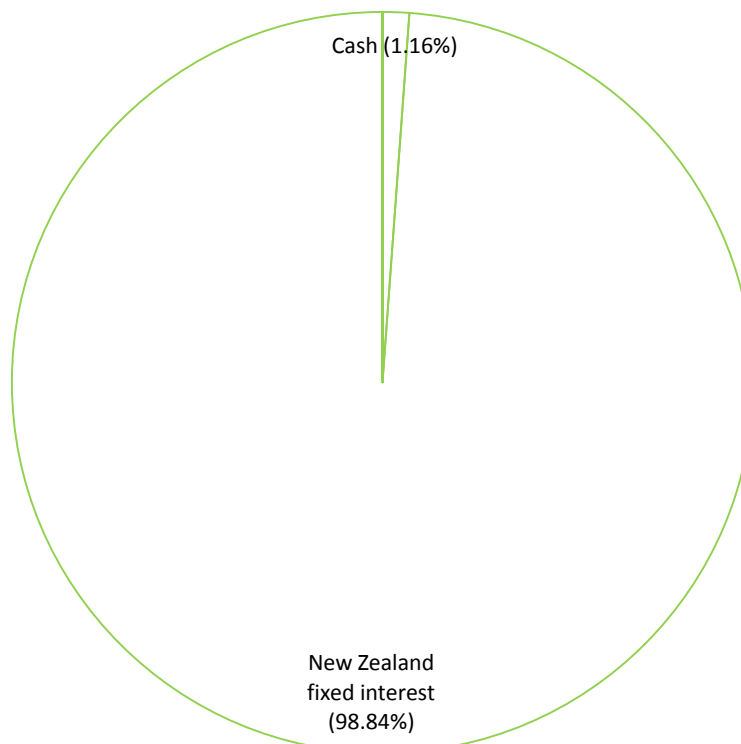
### Example of how this applies to a member

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 \$619.00 (that's 6.19% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$586.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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





## SuperLife: NZ Bonds Fund

### 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 Government 150427 4.50 GB (NZD0427A)	4.78%	New Zealand Fixed Interest	New Zealand	AA+
2	Bank Of Newzealand 250619 5.57 CB (BNZ0619A)	4.76%	New Zealand Fixed Interest	New Zealand	AA-
3	TCNZ Finance Ltd 251019 5.25 CB (TCN1019A)	4.63%	New Zealand Fixed Interest	New Zealand	A-
4	Rabo FRN 081017 (RAB017A)	4.54%	New Zealand Fixed Interest	New Zealand	BBB-
5	New Zealand 150423 5.5 GB (NZG0423)	4.42%	New Zealand Fixed Interest	New Zealand	AA+
6	Rabobank Nederland New Zealand 190319 6.10 CB (RAB0319A)	3.59%	New Zealand Fixed Interest	New Zealand	A+
7	Fonterra Cooperative Group Ltd 250222 5.90 CB (FON0222A)	3.44%	New Zealand Fixed Interest	New Zealand	A
8	ANZ Bank New Zealand Ltd 270219 5.43 CB (ANZ0219A)	3.12%	New Zealand Fixed Interest	New Zealand	AA-
9	ASB Bank Ltd 250220 4.4225 CB (ASB0220A)	3.04%	New Zealand Fixed Interest	New Zealand	AA-
10	Insurance Australia Group 151216 7.50 CB (IAG1216A)	2.83%	New Zealand Fixed Interest	New Zealand	BBB+

The top 10 investments make up 39.15% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: NZ Bonds Fund

### 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](http://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/QDS/2015\\_Jun/NZ\\_Bonds\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/NZ_Bonds_data.xls).

### Notes

- <sup>1</sup> 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.
- <sup>2</sup> 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).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: NZ Bonds Fund

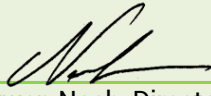
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Overseas Government Bonds Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Government Bonds 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 Fund invests on a passive index basis in fixed interest assets of the governments of the overseas developed countries, with the foreign currency exposure hedged to NZ dollars. Returns should be measured over a 3 to 5 year period.

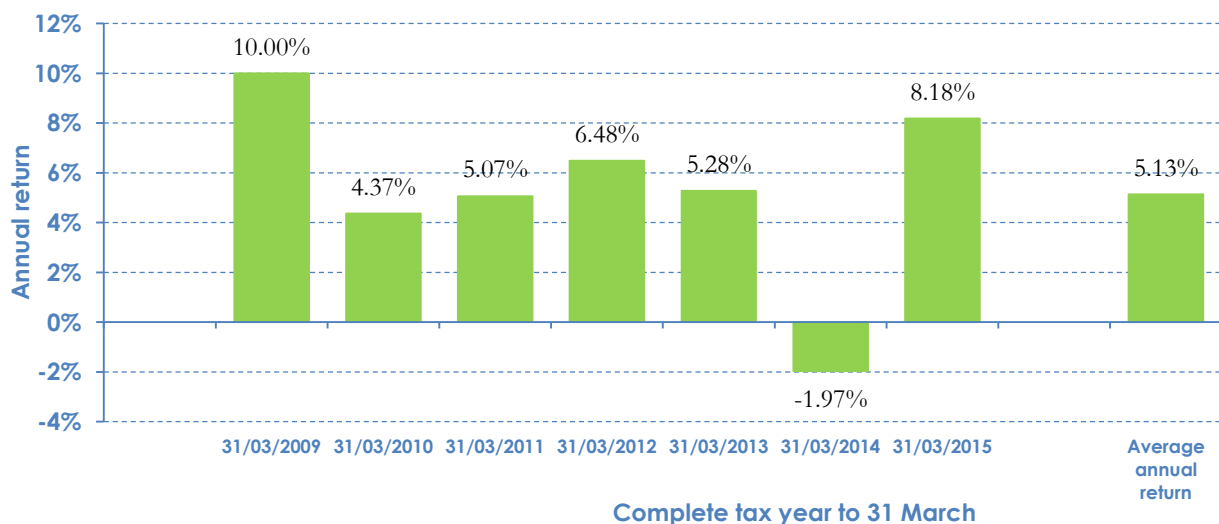
<b>Total value of the fund:</b>	\$5,058,839
<b>Number of members in the fund:</b>	3,523
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Overseas Government Bonds Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.63% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.57%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

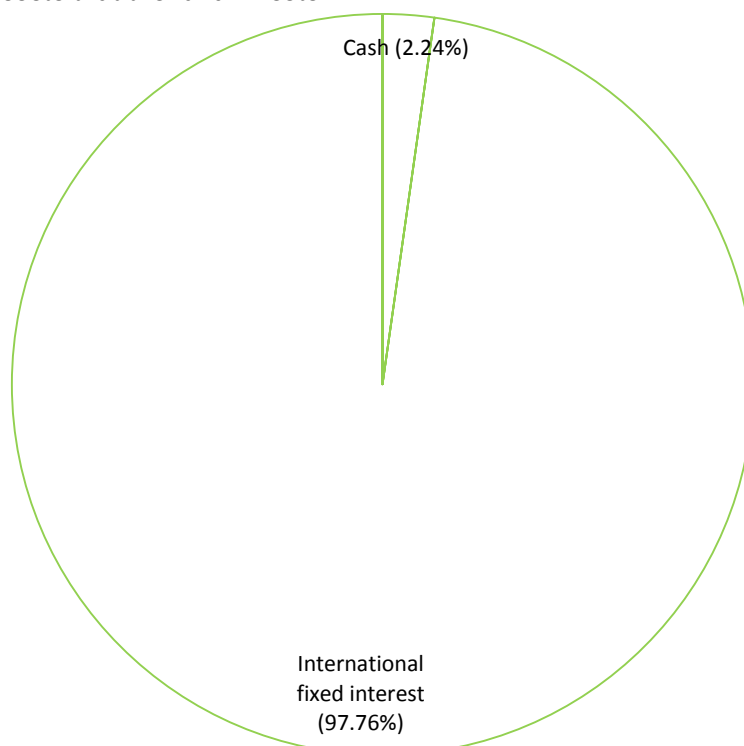
### Example of how this applies to a member

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 \$354.00 (that's 3.54% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$321.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Overseas Government Bonds Fund

### 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 Income Index Trust (SGAGFXI)	104.86%	Fund	Australia	n/a
2	Cash deposit (ASB Bank NZ\$)	4.21%	Cash & cash equivalents	New Zealand	n/a
3	Foreign exchange hedging contract	-10.85%	Cash & cash equivalents	Australia	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 98.22% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Overseas Government Bonds Fund

### 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](http://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/QDS/2015\\_Jun/Overseas\\_Government\\_Bonds\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Overseas_Government_Bonds_data.xls).

### Notes

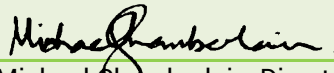
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.

## SuperLife: Overseas Government Bonds Fund

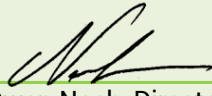
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date



## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Overseas Non-government Bonds Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Non-government Bonds 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 Fund invests on a passive basis in fixed interest assets of the overseas developed countries, using index funds and with the foreign currency exposure hedged to NZ dollars, to capture the market return available from the non-government "investment-grade" bonds. Returns should be measured over a 3 to 5 year period.

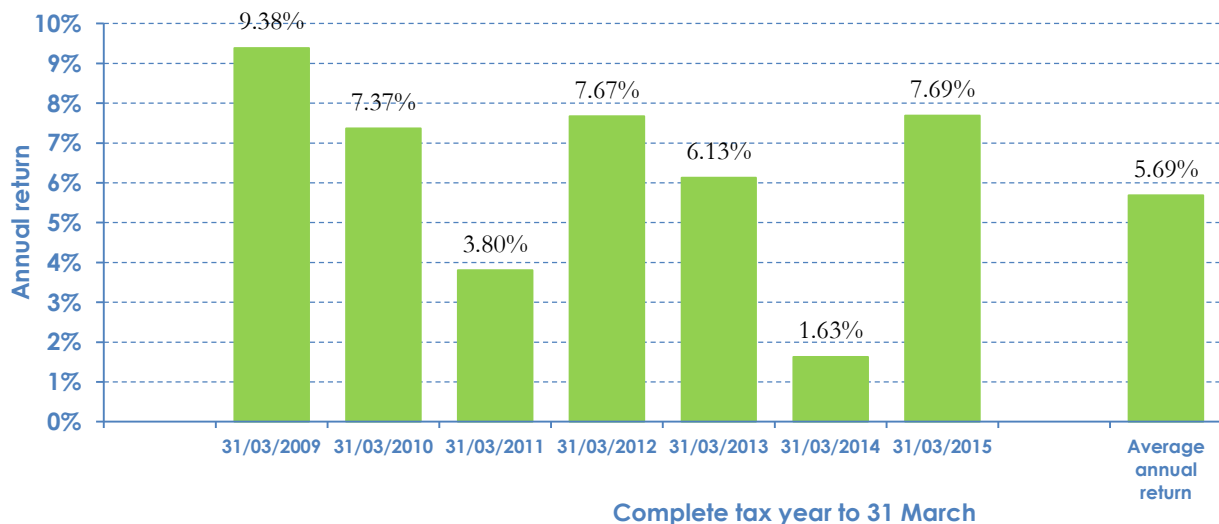
<b>Total value of the fund:</b>	\$15,219,371
<b>Number of members in the fund:</b>	2,153
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	1.21%

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Overseas Non-government Bonds Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.65% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.60%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

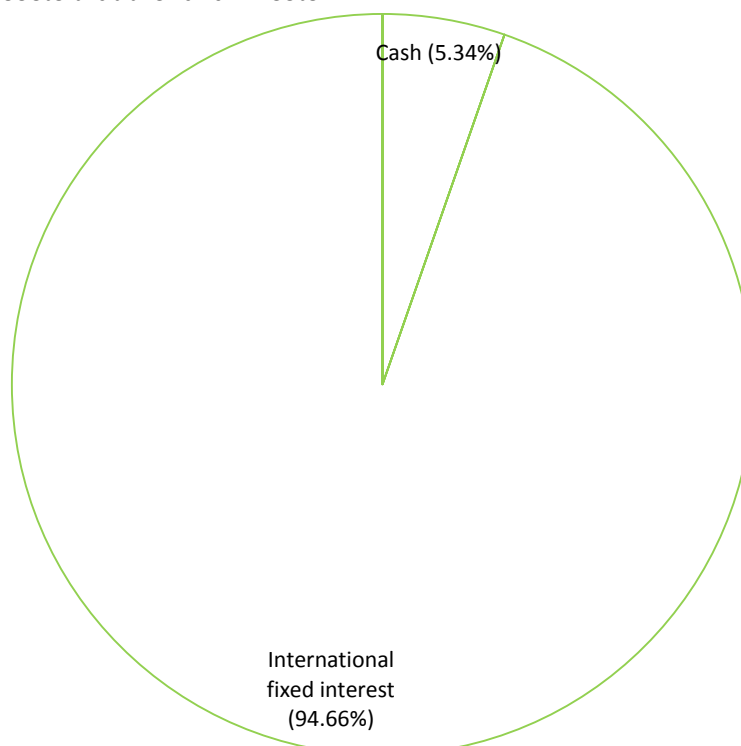
### Example of how this applies to a member

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 \$121.00 (that's 1.21% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$88.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Overseas Non-government Bonds Fund

### 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 International Credit Securities Index Fund (Hedged) (VANICSI)	98.54%	Fund	Australia	n/a
2	Cash deposit (ASB Bank NZ\$)	8.82%	Cash & cash equivalents	New Zealand	n/a
3	SSgA Global Broad Investment Grade Fixed Income Trust (SGAGBIG)	5.36%	Fund	Australia	n/a
4	Foreign exchange hedging contract	-14.20%	Cash & cash equivalents	Australia	n/a
5					
6					
7					
8					
9					
10					

The top 10 investments make up 98.52% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Overseas Non-government Bonds Fund

### 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](http://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/QDS/2015\\_Jun/Overseas\\_Non-Government\\_Bonds\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Overseas_Non-Government_Bonds_data.xls).

### Notes

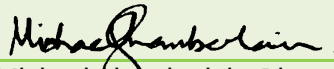
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.

## SuperLife: Overseas Non-government Bonds Fund

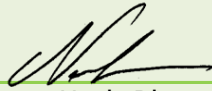
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Property Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Property 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 Fund invests in a diversified portfolio of listed property securities on the Australasian and global share markets on a passive basis. Investment decisions take into account the investment outlook on a 3 to 5 year time horizon and returns should be measured over a 5 to 7 year period.

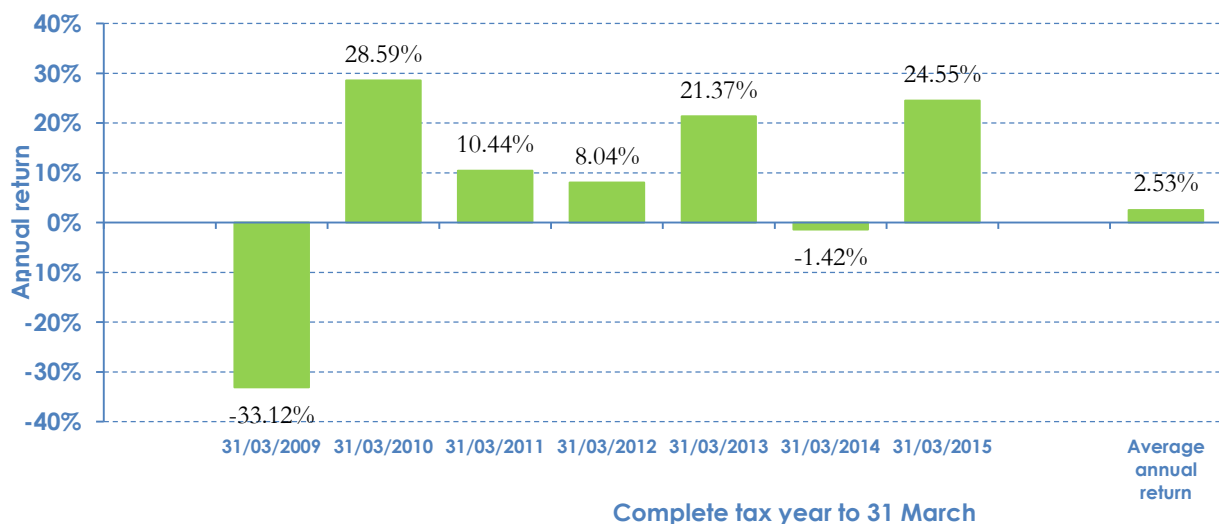
<b>Total value of the fund:</b>	\$11,019,319
<b>Number of members in the fund:</b>	3,156
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	18.06%

### 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<sup>4</sup>** since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Property Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.64% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.58%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

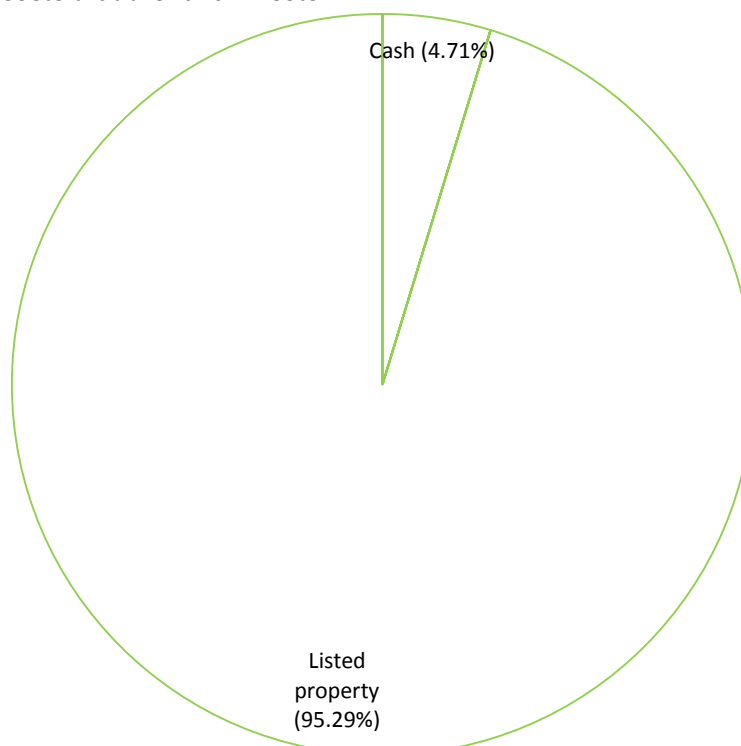
### Example of how this applies to a member

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 \$1,803.00 (that's 18.03% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,770.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Property Fund

### 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 International Property Securities Fund (hedged) (VAN0019AU)	12.97%	Fund	Australia	n/a
2	Kiwi Property Group Limited (KPG)	6.21%	Listed Property	New Zealand	n/a
3	DNZ Property Fund Limited (DNZ)	6.05%	Listed Property	New Zealand	n/a
4	Argosy Property Limited (ARG)	5.60%	Listed Property	New Zealand	n/a
5	Property for Industry Limited (PFI)	5.53%	Listed Property	New Zealand	n/a
6	Goodman Property Trust (GMT)	5.53%	Listed Property	New Zealand	n/a
7	Vital Healthcare Property Trust (VHP)	5.47%	Listed Property	New Zealand	n/a
8	Precinct Properties New Zealand Limited (PCT)	5.31%	Listed Property	New Zealand	n/a
9	Cash deposit (ASB Bank NZ\$)	4.70%	Cash & cash equivalents	New Zealand	n/a
10	Lend Lease Corporation Limited (LLC)	4.24%	Listed Property	Australia	n/a

The top 10 investments make up 61.61% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		



## SuperLife: Property Fund

### 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](http://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/QDS/2015\\_Jun/Property\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Property_data.xls).

### Notes

- <sup>1</sup> 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.
- <sup>2</sup> 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).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: Property Fund

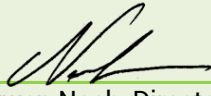
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## NZ Shares Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Shares 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 Fund 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 and returns should be measured over a 7 to 10 year period.

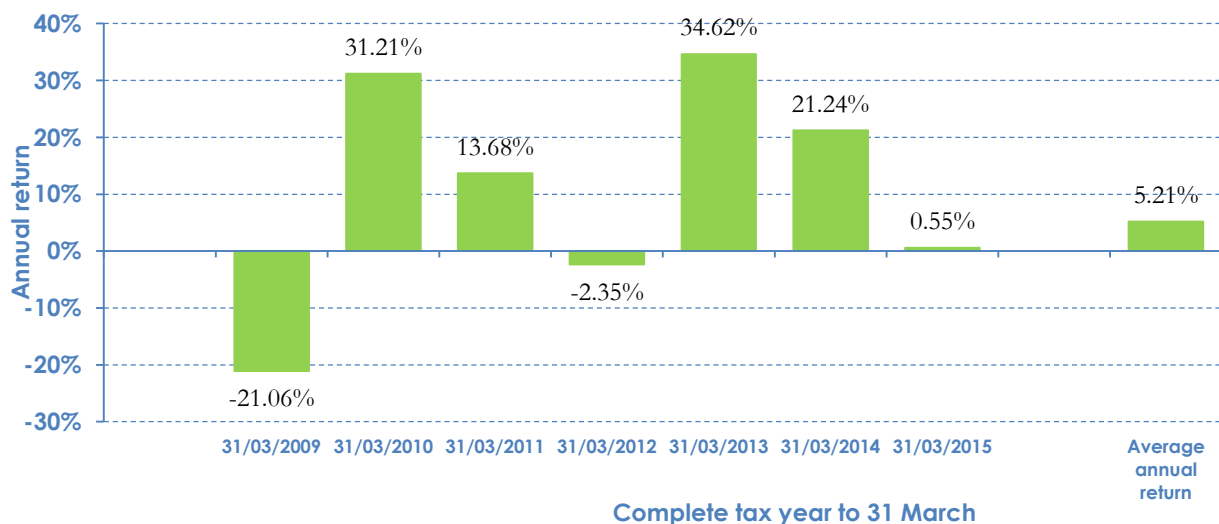
<b>Total value of the fund:</b>	\$11,804,766
<b>Number of members in the fund:</b>	3,481
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b> (after deductions for fund fees and tax <sup>1</sup> )	<b>Past year</b> 5.12%
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### 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<sup>4</sup>** since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: NZ Shares Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.66% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.61%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

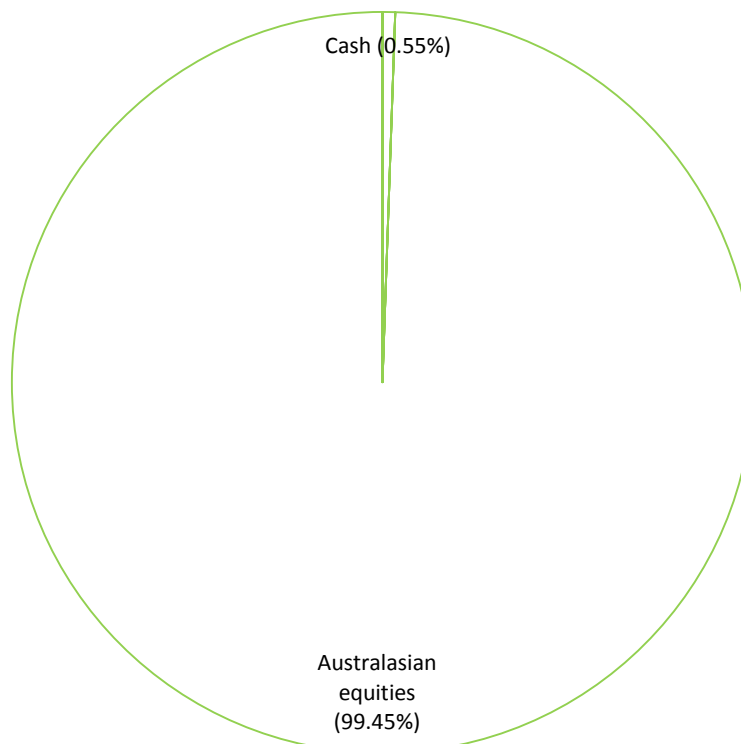
### Example of how this applies to a member

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 \$512.00 (that's 5.12% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$479.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: NZ Shares Fund

### 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	Pacific Edge Limited (PEB)	6.35%	Australasian Equities	New Zealand	n/a
2	Auckland International Airport Limited (AIA)	4.67%	Australasian Equities	New Zealand	n/a
3	Fisher & Paykel Healthcare Corporation Limited (FPH)	4.67%	Australasian Equities	New Zealand	n/a
4	Nuplex Industries Limited (NPX)	4.38%	Australasian Equities	New Zealand	n/a
5	Ebos Group Limited (EBO)	4.26%	Australasian Equities	New Zealand	n/a
6	Mainfreight Limited (MFT)	4.10%	Australasian Equities	New Zealand	n/a
7	Delegat's Group Limited (DGL)	4.10%	Australasian Equities	New Zealand	n/a
8	Freightways Limited (FRE)	4.05%	Australasian Equities	New Zealand	n/a
9	Hellaby Holdings Limited (HBY)	3.85%	Australasian Equities	New Zealand	n/a
10	Metlifecare Limited (MET)	3.82%	Australasian Equities	New Zealand	n/a

The top 10 investments make up 44.25% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: NZ Shares Fund

### 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](http://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/QDS/2015\\_Jun/NZ\\_Shares\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/NZ_Shares_data.xls).

### Notes

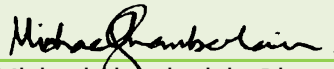
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: NZ Shares Fund

### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Australian Shares Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Australian Shares 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 Fund invests, on a passive basis, in a diversified portfolio of company shares (typically 20 to 30), listed on the ASX while seeking 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 and returns should be measured over a 7 to 10 year period.

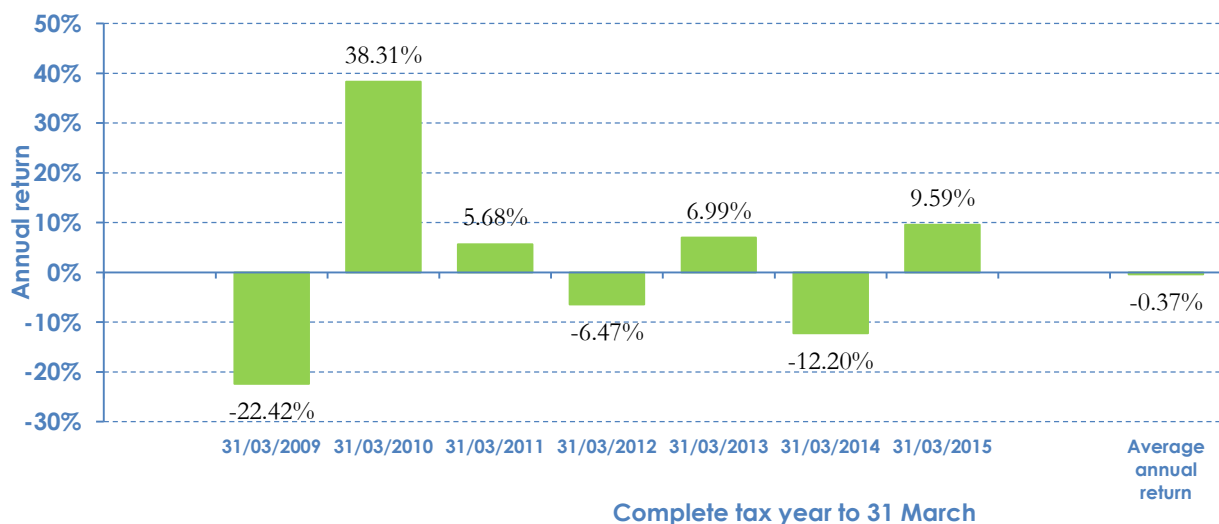
<b>Total value of the fund:</b>	\$12,273,239
<b>Number of members in the fund:</b>	3,265
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	15.45%

### 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<sup>4</sup>** since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





## SuperLife: Australian Shares Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.62% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.56%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

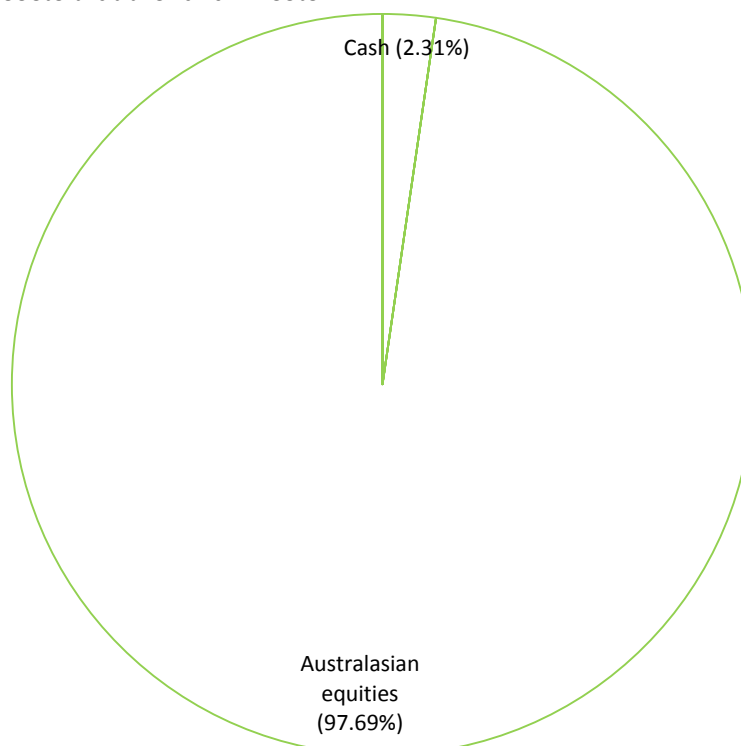
### Example of how this applies to a member

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 \$1,542.00 (that's 15.42% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,509.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Australian Shares Fund

### 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	BHP Billiton Limited (BHP)	9.38%	Australasian Equities	Australia	n/a
2	Blackmores Limited (BKL)	8.69%	Australasian Equities	Australia	n/a
3	Commonwealth Bank Of Australia. (CBA)	5.24%	Australasian Equities	Australia	n/a
4	Westpac Banking Corporation (WBC)	4.97%	Australasian Equities	Australia	n/a
5	National Australia Bank Limited (NAB)	4.91%	Australasian Equities	Australia	n/a
6	Woodside Petroleum Limited (WPL)	3.86%	Australasian Equities	Australia	n/a
7	Australia And New Zealand Banking Group Limited (ANZ)	3.50%	Australasian Equities	Australia	n/a
8	Nufarm Limited (NUF)	3.00%	Australasian Equities	Australia	n/a
9	Santos Limited (STO)	2.61%	Australasian Equities	Australia	n/a
10	Rio Tinto Limited (RIO)	2.34%	Australasian Equities	Australia	n/a

The top 10 investments make up 48.50% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Australian Shares Fund

### 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](http://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/QDS/2015\\_Jun/Australian\\_Shares\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Australian_Shares_data.xls).

### Notes

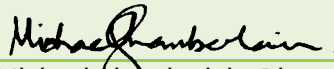
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> Part of the Australian share portfolio is invested in the ETFs of Smartshares (ASD, ASF and ASR). The list of investments shows the shares that make up the ETF investments.

## SuperLife: Australian Shares Fund

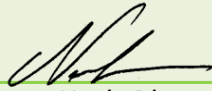
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Overseas Shares Currency Hedged Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Shares Currency Hedged 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 Fund invests on a passive basis in global (non-Australasian) index share products, with the foreign currency exposure hedged to NZ dollars. Returns should be measured over a 7 to 10 year period.

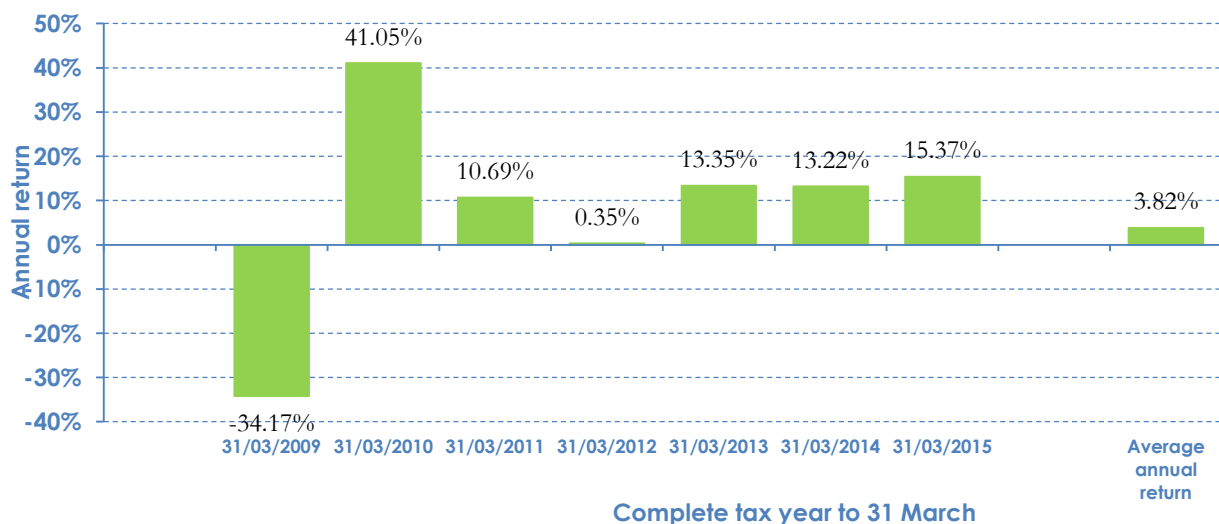
<b>Total value of the fund:</b>	\$12,270,708
<b>Number of members in the fund:</b>	3,159
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	10.52%

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Overseas Shares Currency Hedged Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.65% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.59%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

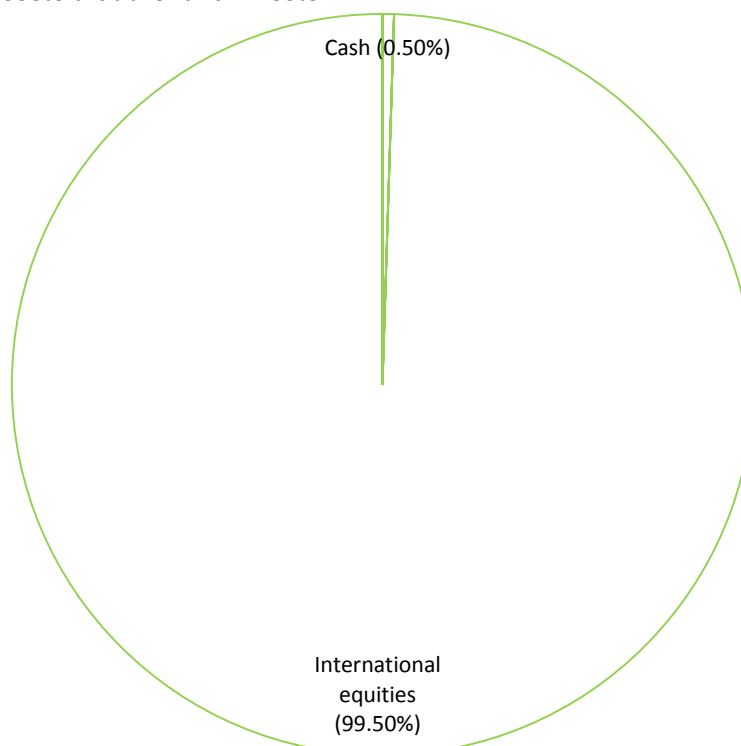
### Example of how this applies to a member

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 \$1,050.00 (that's 10.50% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,017.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Overseas Shares Currency Hedged Fund

### 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 FTSE Europe ETF (VGK)	25.42%	Fund	United States	n/a
2	Vanguard S&P 500 ETF (VOO)	17.66%	Fund	United States	n/a
3	SSgA International Equities Index Trust (Hedged) (SGAIEIH)	13.55%	Fund	Australia	n/a
4	Vanguard FTSE Pacific ETF (VPL)	11.58%	Fund	United States	
5	Vanguard Growth ETF (VUG)	8.60%	Fund	United States	
6	Vanguard Value ETF (VTV)	8.56%	Fund	United States	
7	Vanguard Total World Stock Index ETF (VT)	7.30%	Fund	United States	
8	Vanguard Small-Cap ETF (VB)	6.94%	Fund	United States	
9	Vanguard Mid-Cap ETF (VO)	6.91%	Fund	United States	
10	Cash deposit (ASB Bank NZ\$)	0.49%	Cash & cash equivalents	New Zealand	

The top 10 investments make up 107.01% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Overseas Shares Currency Hedged Fund

### 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](http://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/QDS/2015\\_Jun/Overseas\\_Shares\\_currency\\_hedged\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Overseas_Shares_currency_hedged_data.xls).

### Notes

- <sup>1</sup> 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.
- <sup>2</sup> 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).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.

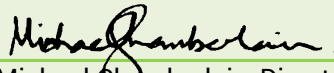


## SuperLife: Overseas Shares Currency Hedged Fund

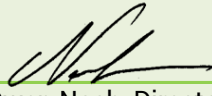
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Overseas Shares (Unhedged) Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Shares (Unhedged) 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 Fund invests on a passive basis in global (non-Australasian) index share products and is exposed to the risks of exchange rate movements. Returns should be measured over a 7 to 10 year period.

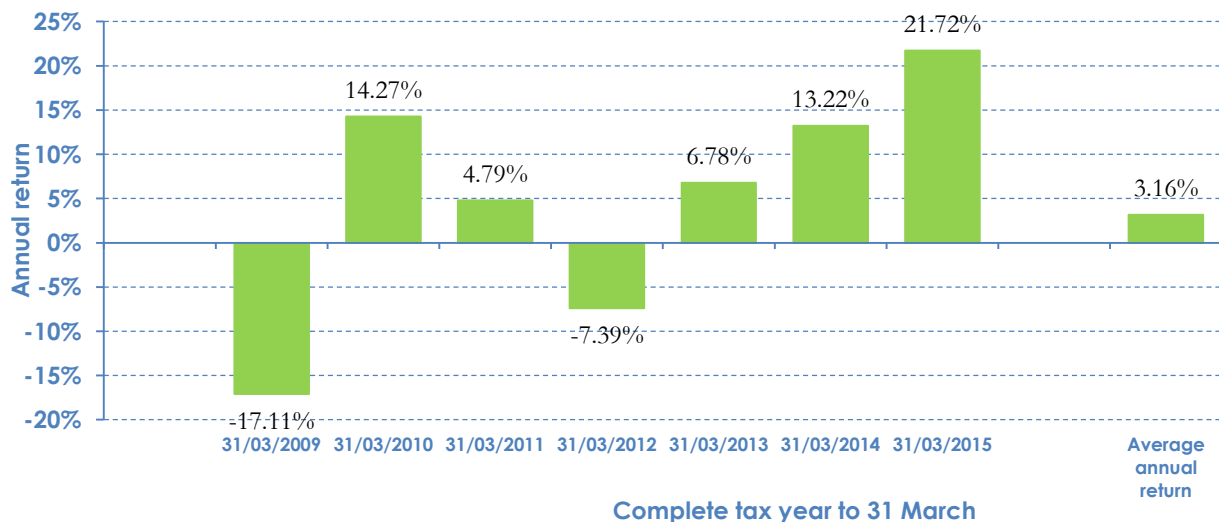
<b>Total value of the fund:</b>	\$15,256,640
<b>Number of members in the fund:</b>	3,124
<b>Date the fund started:</b>	2 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	28.27%

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Overseas Shares (Unhedged) Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.61% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.56%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

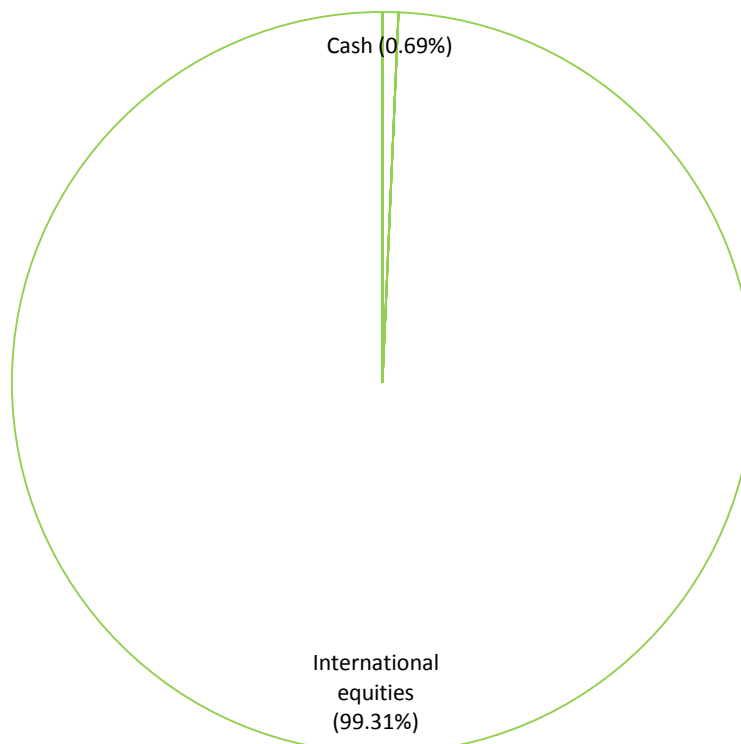
### Example of how this applies to a member

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 \$2,822.00 (that's 28.22% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$2,789.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Overseas Shares (Unhedged) Fund

### 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 S&P 500 ETF (VOO)	21.33%	Fund	United States	n/a
2	Vanguard FTSE Europe ETF (VGK)	20.42%	Fund	United States	n/a
3	Vanguard Growth ETF (VUG)	10.70%	Fund	United States	
4	Vanguard Value ETF (VTV)	10.64%	Fund	United States	
5	Vanguard FTSE Pacific ETF (VPL)	10.63%	Fund	United States	
6	Vanguard Small-Cap ETF (VB)	8.63%	Fund	United States	
7	Vanguard Mid-Cap ETF (VO)	8.59%	Fund	United States	
8	Vanguard Total World Stock Index ETF (VT)	8.46%	Fund	United States	
9	Cash deposit (ASB Bank NZ\$)	0.69%	Cash & cash equivalents	New Zealand	
10					

The top 10 investments make up 100.09% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Overseas Shares (Unhedged) Fund

### 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](http://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/QDS/2015\\_Jun/Overseas\\_Shares\\_Unhedged\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Overseas_Shares_Unhedged_data.xls).

### Notes

- <sup>1</sup> 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.
- <sup>2</sup> 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).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.

## SuperLife: Overseas Shares (Unhedged) Fund

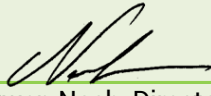
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Emerging Markets Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Emerging Markets 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 Fund 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 and returns should be measured over a 7 to 10 year period.

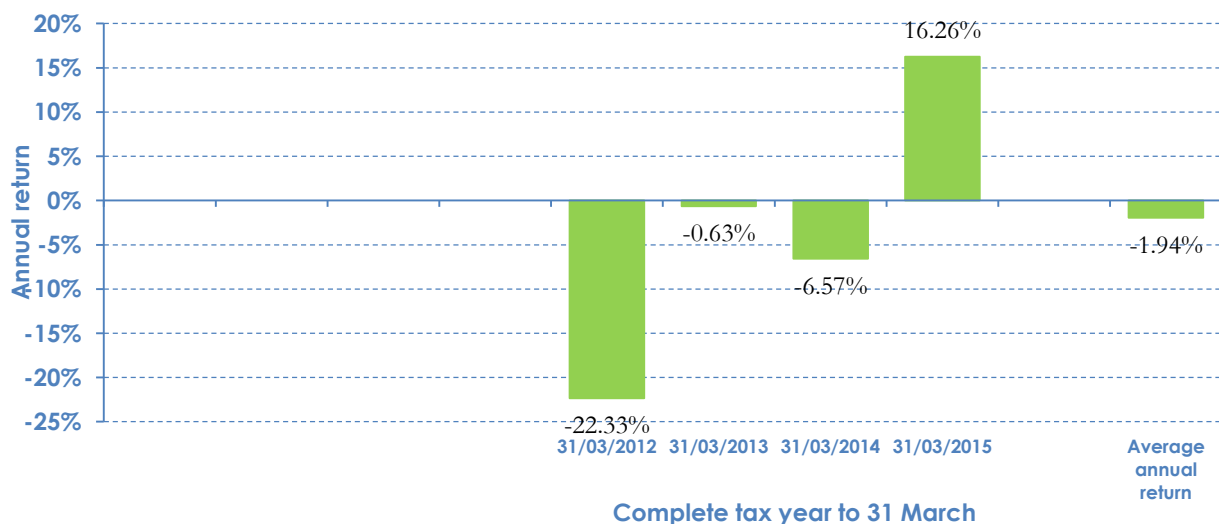
<b>Total value of the fund:</b>	\$7,184,254
<b>Number of members in the fund:</b>	2,487
<b>Date the fund started:</b>	27 January 2011

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b>	19.65%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Emerging Markets Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	1.10% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	1.04%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](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 \$1,961.00 (that's 19.61% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,928.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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





## SuperLife: Emerging Markets Fund

### 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 FTSE Emerging Markets ETF (VWO)	55.81%	Fund	United States	n/a
2	PFS Somerset EM Dividend Growth Fund A Accumulation (B4Q0711)	30.08%	Fund	United Kingdom	n/a
3	PFS Somerset EM Small Cap Fund B Accumulation (B3M2G51)	6.99%	Fund	United Kingdom	n/a
4	IShares S&P India Nifty 50 Index Fund (INDY)	5.04%	Fund	United States	n/a
5	Cash deposit (ASB Bank NZ\$)	3.16%	Cash & cash equivalents	New Zealand	n/a
6					
7					
8					
9					
10					

The top 10 investments make up 101.08% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Emerging Markets Fund

### 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](http://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/QDS/2015\\_Jun/Emerging\\_market\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Emerging_market_data.xls).

### Notes

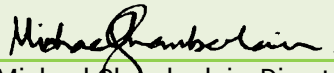
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.

## SuperLife: Emerging Markets Fund

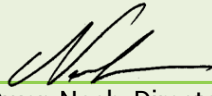
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## SuperLife Income Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife Income 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 Fund invests in the three fixed interest SuperLife Funds and the Cash Fund, 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 and returns should be measured over a 3 to 5 year period.

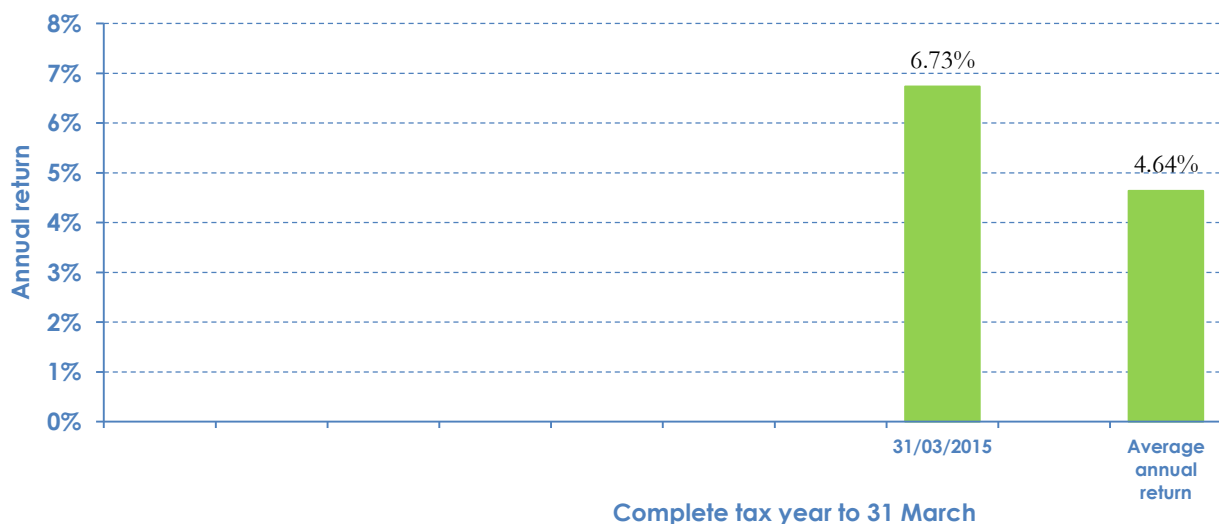
<b>Total value of the fund:</b>	\$60,641,173
<b>Number of members in the fund:</b>	14,200
<b>Date the fund started:</b>	13 September 2013

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b>	3.54%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: SuperLife Income Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.62% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.57%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

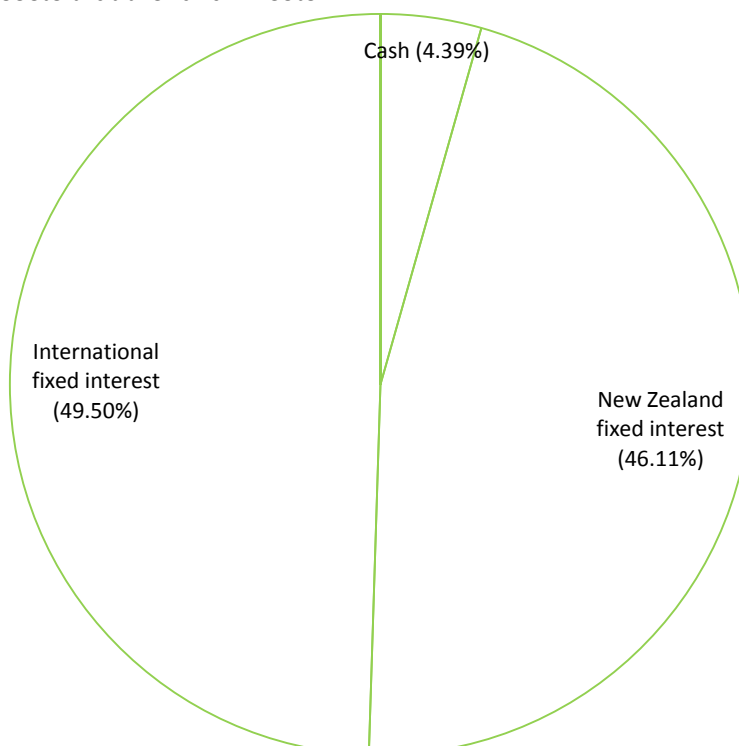
### Example of how this applies to a member

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 \$354.00 (that's 3.54% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$321.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: SuperLife Income Fund

### 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 International Credit Securities Index Fund (Hedged) (VANICSI)	48.69%	Fund	Australia	n/a
2	Cash deposit (ASB Bank NZ\$)	4.36%	Cash & cash equivalents	New Zealand	n/a
3	SSgA Global Broad Investment Grade Fixed Income Trust (SGAGBIG)	2.65%	Fund	Australia	n/a
4	New Zealand Government 150427 4.50 GB (NZD0427A)	2.20%	New Zealand Fixed Interest	New Zealand	AA+
5	Bank Of Newzealand 250619 5.57 CB (BNZ0619A)	2.19%	New Zealand Fixed Interest	New Zealand	AA-
6	TCNZ Finance Ltd 251019 5.25 CB (TCN1019A)	2.13%	New Zealand Fixed Interest	New Zealand	A-
7	Rabo FRN 081017 (RAB017A)	2.09%	New Zealand Fixed Interest	New Zealand	BBB-
8	New Zealand 150423 5.5 GB (NZG0423)	2.04%	New Zealand Fixed Interest	New Zealand	AA+
9	Rabobank Nederland New Zealand 190319 6.10 CB (RAB0319A)	1.66%	New Zealand Fixed Interest	New Zealand	A+
10	Fonterra Cooperative Group Ltd 250222 5.90 CB (FON0222A)	1.59%	New Zealand Fixed Interest	New Zealand	A

The top 10 investments make up 69.60% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: SuperLife Income Fund

### 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](http://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/QDS/2015\\_Jun/SuperLife\\_Income\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/SuperLife_Income_data.xls).

### Notes

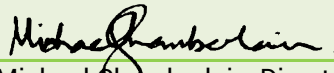
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: SuperLife Income Fund

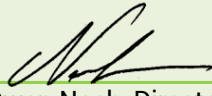
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date



## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## SuperLife 30 Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife 30 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 Fund invests in the ten single sector SuperLife Funds and targets to have, over the long term, 30% of its assets in the property and share Funds and 70% of its assets in the cash and bond Funds. Decisions are based on our view of the investment and economic outlook of the different sectors, on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

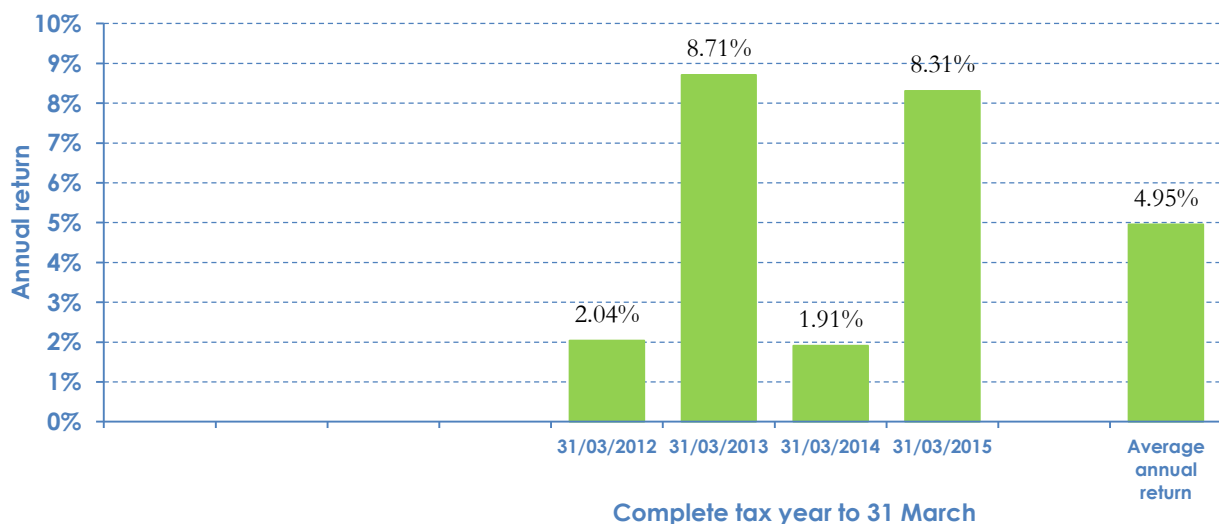
<b>Total value of the fund:</b>	\$2,334,784
<b>Number of members in the fund:</b>	126
<b>Date the fund started:</b>	11 October 2010

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b>	6.58%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: SuperLife 30 Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.64% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.59%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

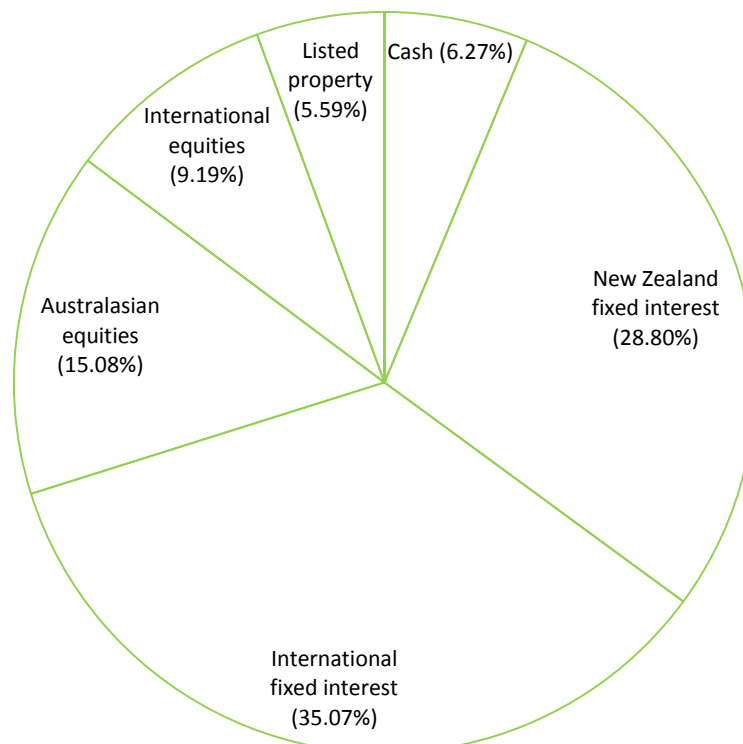
### Example of how this applies to a member

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 \$658.00 (that's 6.58% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$625.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: SuperLife 30 Fund

### 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 International Credit Securities Index Fund (Hedged) (VANICSI)	34.49%	Fund	Australia	n/a
2	Cash deposit (ASB Bank NZ\$)	3.09%	Cash & cash equivalents	New Zealand	n/a
3	Vanguard FTSE Emerging Markets ETF (VWO)	1.94%	Fund	United States	n/a
4	SSgA Global Broad Investment Grade Fixed Income Trust (SGAGBIG)	1.88%	Fund	Australia	n/a
5	New Zealand Government 150427 4.50 GB (NZD0427A)	1.38%	New Zealand Fixed Interest	New Zealand	AA+
6	Bank Of Newzealand 250619 5.57 CB (BNZ0619A)	1.37%	New Zealand Fixed Interest	New Zealand	AA-
7	TCNZ Finance Ltd 251019 5.25 CB (TCN1019A)	1.33%	New Zealand Fixed Interest	New Zealand	A-
8	Rabo FRN 081017 (RAB017A)	1.31%	New Zealand Fixed Interest	New Zealand	BBB-
9	New Zealand 150423 5.5 GB (NZG0423)	1.27%	New Zealand Fixed Interest	New Zealand	AA+
10	Vanguard FTSE Europe ETF (VGK)	1.16%	Fund	United States	n/a

The top 10 investments make up 49.22% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: SuperLife 30 Fund

### 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](http://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/QDS/2015\\_Jun/SuperLife\\_30\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/SuperLife_30_data.xls).

### Notes

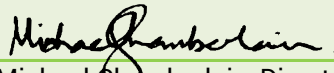
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: SuperLife 30 Fund

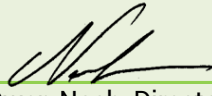
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## SuperLife 60 Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife 60 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 Fund invests in the ten single sector SuperLife Funds and targets to have, over the long term, 60% of its assets in the property and share Funds and 40% of its assets in the cash and bond Funds. Decisions are based on our view of the investment and economic outlook of the different sectors, on a 3 to 5 year time horizon and returns should be measured over a 5 to 7 year period.

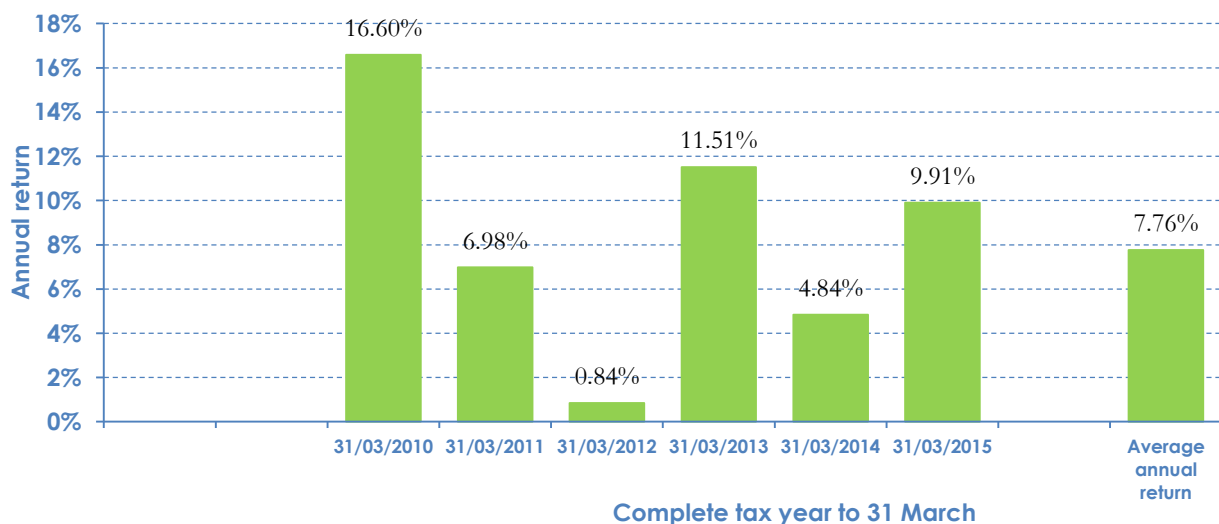
<b>Total value of the fund:</b>	\$12,987,495
<b>Number of members in the fund:</b>	609
<b>Date the fund started:</b>	20 February 2009

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b>	9.56%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: SuperLife 60 Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.65% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.60%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](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 \$955.00 (that's 9.55% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$922.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: SuperLife 60 Fund

### 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	Vanguard International Credit Securities Index Fund (Hedged) (VANICSI)	16.38%	Fund	Australia	n/a
2	Vanguard FTSE Europe ETF (VGK)	4.75%	Fund	United States	n/a
3	Vanguard S&P 500 ETF (VOO)	3.30%	Fund	United States	n/a
4	Vanguard FTSE Emerging Markets ETF (VWO)	2.56%	Fund	United States	n/a
5	SSgA International Equities Index Trust (Hedged) (SGAIEIH)	2.53%	Fund	Australia	n/a
6	Vanguard FTSE Pacific ETF (VPL)	2.16%	Fund	United States	n/a
7	Vanguard Growth ETF (VUG)	1.61%	Fund	United States	n/a
8	Vanguard Value ETF (VTI)	1.60%	Fund	United States	n/a
9	Cash deposit (ASB Bank NZ\$)	1.47%	Cash & cash equivalents	New Zealand	n/a
10	PFS Somerset EM Dividend Growth Fund A Accumulation (B4Q0711)	1.38%	Fund	United Kingdom	n/a

The top 10 investments make up 37.74% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		



## SuperLife: SuperLife 60 Fund

### 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](http://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/QDS/2015\\_Jun/SuperLife\\_60\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/SuperLife_60_data.xls).

### Notes

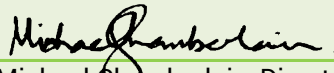
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: SuperLife 60 Fund

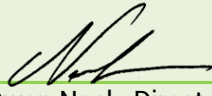
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## SuperLife 80 Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife 80 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 Fund invests in the ten single sector SuperLife Funds and targets to have, over the long term, 80% of its assets in the property and share Funds and 20% of its assets in the cash and bond Funds. Decisions are based on our view of the investment and economic outlook of the different sectors, on a 5 to 7 year time horizon and returns should be measured over a 7 to 10 year period.

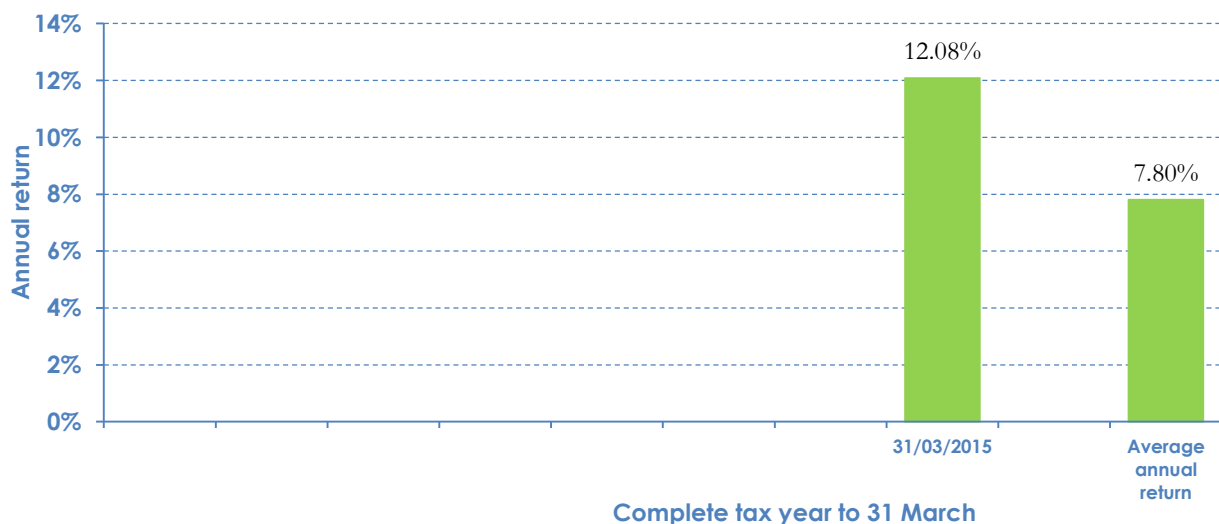
<b>Total value of the fund:</b>	\$3,411,293
<b>Number of members in the fund:</b>	176
<b>Date the fund started:</b>	13 September 2013

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b>	12.51%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: SuperLife 80 Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.68% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.62%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

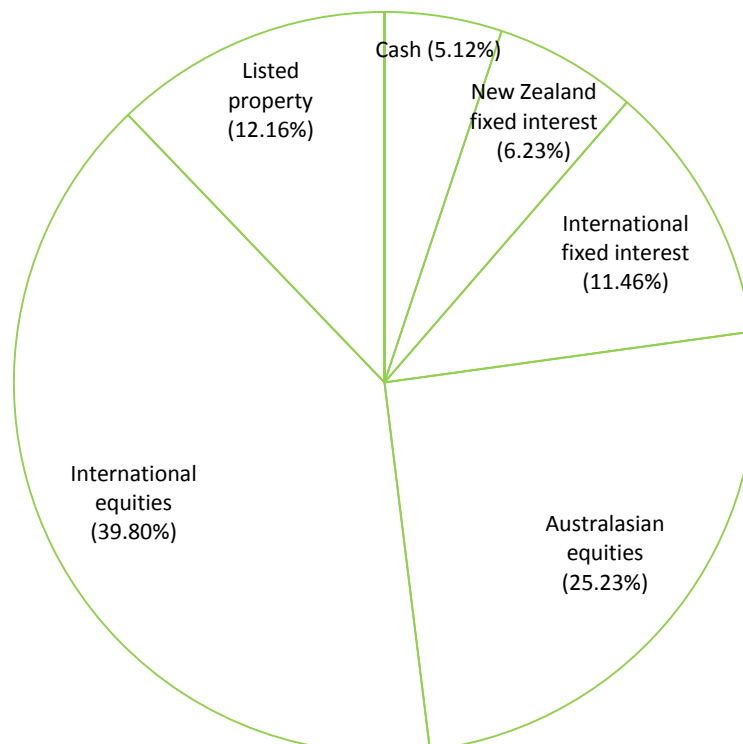
### Example of how this applies to a member

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 \$1,249.00 (that's 12.49% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,216.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: SuperLife 80 Fund

### 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	Vanguard International Credit Securities Index Fund (Hedged) (VANICSI)	11.22%	Fund	Australia	n/a
2	Vanguard FTSE Emerging Markets ETF (VWO)	4.98%	Fund	United States	n/a
3	Vanguard FTSE Europe ETF (VGK)	4.92%	Fund	United States	n/a
4	Vanguard S&P 500 ETF (VOO)	3.42%	Fund	United States	n/a
5	PFS Somerset EM Dividend Growth Fund A Accumulation (B4Q0711)	2.68%	Fund	United Kingdom	n/a
6	SSgA International Equities Index Trust (Hedged) (SGAIEIH)	2.62%	Fund	Australia	n/a
7	Vanguard S&P 500 ETF (VOO)	2.42%	Fund	United States	n/a
8	Vanguard FTSE Europe ETF (VGK)	2.32%	Fund	United States	n/a
9	Vanguard FTSE Pacific ETF (VPL)	2.24%	Fund	United States	n/a
10	Vanguard Growth ETF (VUG)	1.67%	Fund	United States	n/a

The top 10 investments make up 38.49% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: SuperLife 80 Fund

### 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](http://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/QDS/2015\\_Jun/SuperLife\\_80\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/SuperLife_80_data.xls).

### Notes

- <sup>1</sup> 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.
- <sup>2</sup> 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).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: SuperLife 80 Fund

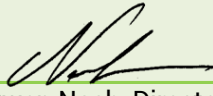
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## SuperLife Growth Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife Growth 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 Fund invests in the property and share SuperLife Funds and the Cash Fund, 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 and returns should be measured over a 7 to 10 year period.

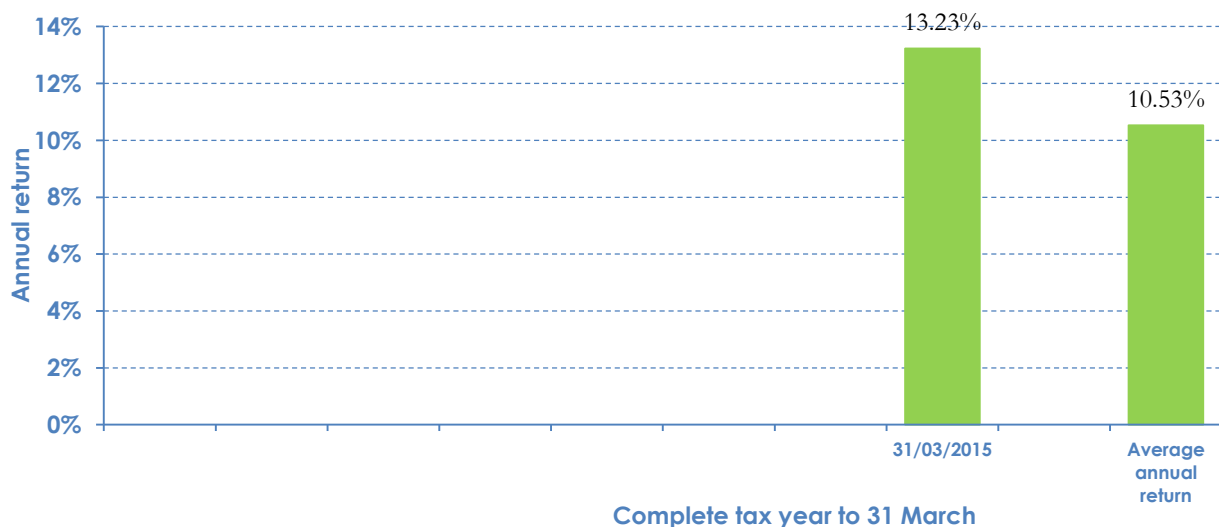
<b>Total value of the fund:</b>	\$183,450,535
<b>Number of members in the fund:</b>	17,953
<b>Date the fund started:</b>	13 September 2013

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b>	14.65%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





## SuperLife: SuperLife Growth Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.71% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.65%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

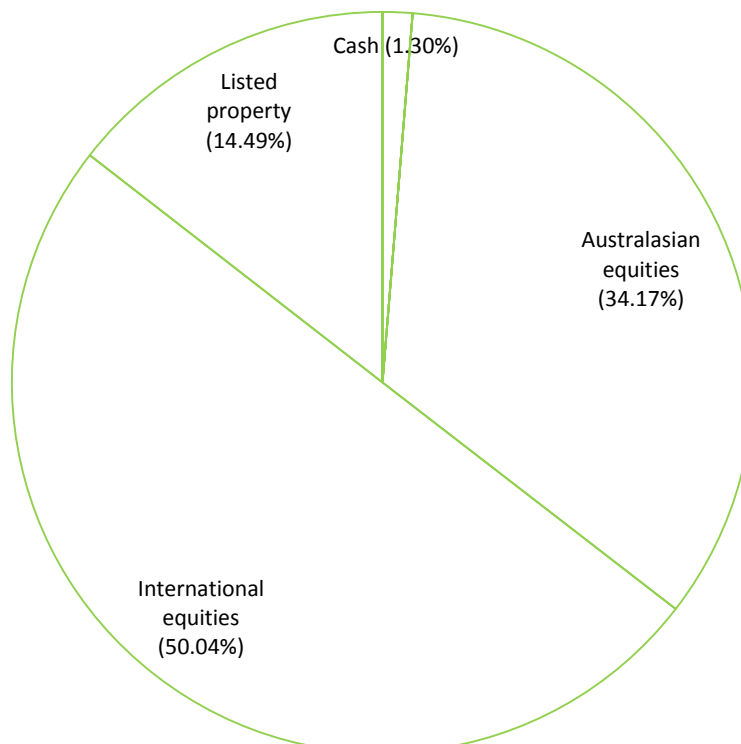
### Example of how this applies to a member

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 \$1,463.00 (that's 14.63% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,430.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: SuperLife Growth Fund

### 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	Vanguard FTSE Emerging Markets ETF (VWO)	8.61%	Fund	United States	n/a
2	Vanguard FTSE Europe ETF (VGK)	5.59%	Fund	United States	n/a
3	PFS Somerset EM Dividend Growth Fund A Accumulation (B4Q0711)	4.64%	Fund	United Kingdom	n/a
4	Vanguard S&P 500 ETF (VOO)	3.89%	Fund	United States	n/a
5	SSgA International Equities Index Trust (Hedged) (SGAIEIH)	2.98%	Fund	Australia	n/a
6	Vanguard S&P 500 ETF (VOO)	2.63%	Fund	United States	n/a
7	Vanguard FTSE Pacific ETF (VPL)	2.55%	Fund	United States	n/a
8	Vanguard FTSE Europe ETF (VGK)	2.52%	Fund	United States	n/a
9	Vanguard Growth ETF (VUG)	1.89%	Fund	United States	n/a
10	Vanguard Value ETF (VTV)	1.88%	Fund	United States	n/a

The top 10 investments make up 37.18% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: SuperLife Growth Fund

### 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](http://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/QDS/2015\\_Jun/SuperLife\\_Growth\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/SuperLife_Growth_data.xls).

### Notes

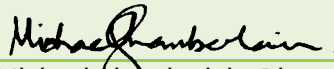
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: SuperLife Growth Fund

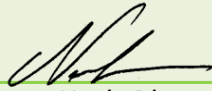
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## Ethica Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife Ethica 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 Fund invests ethically (to avoid investments in the areas of pornography, gambling, tobacco, alcohol, armaments and fossil fuel extraction) targeting, over the long term, to have 60% of its assets in property and shares and 40% in cash and bonds. Decisions are based on our view of each sector's outlook on a 3 to 5 year time horizon and returns should be measured over a 5 to 7 year period.

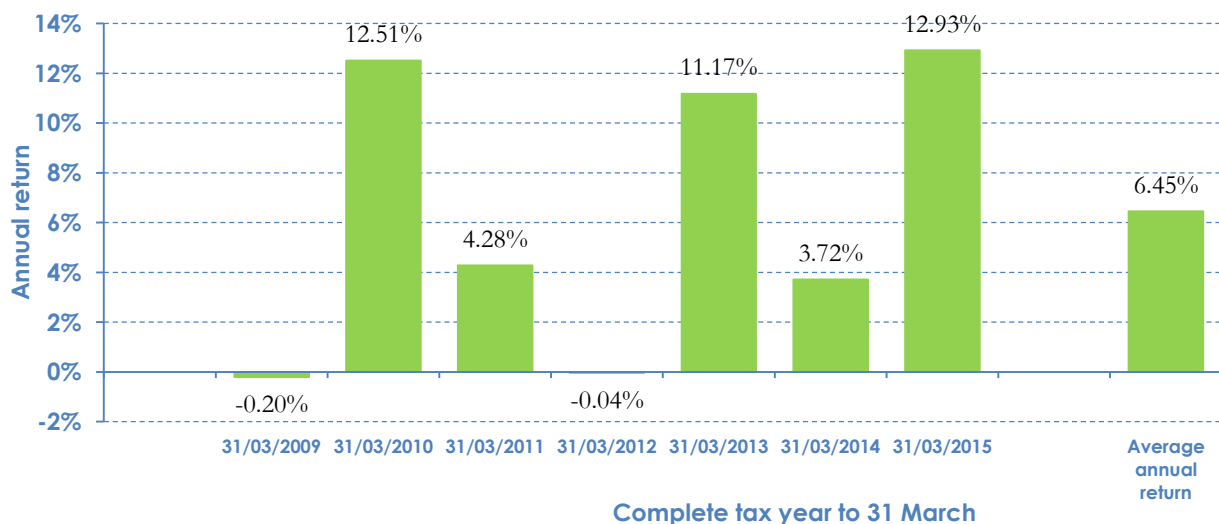
<b>Total value of the fund:</b>	\$10,242,291
<b>Number of members in the fund:</b>	898
<b>Date the fund started:</b>	29 January 2008

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	15.59%

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Ethica Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.72% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.67%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

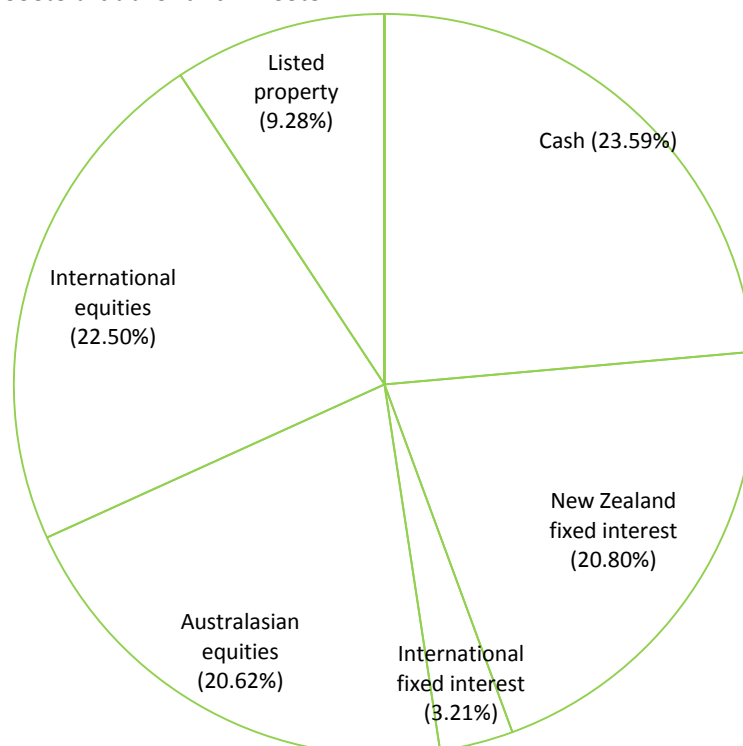
### Example of how this applies to a member

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 \$1,557.00 (that's 15.57% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,524.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Ethica Fund

### 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 deposit (ASB Bank NZ\$)	24.13%	New Zealand Cash	New Zealand	n/a
2	ASB Bank Limited (ABB030)	3.45%	New Zealand Fixed interest	New Zealand	BBB+
3	Nufarm Finance (NZ) Limited (NFFHA)	3.22%	International Fixed interest	Australia	n/a
4	Christchurch International Airport Limited (CIA002)	2.90%	New Zealand Fixed interest	New Zealand	BBB+
5	Sky Television (SKT020)	2.63%	New Zealand Fixed interest	New Zealand	BBB
6	Kiwibank Limited (KIW030)	2.61%	New Zealand Fixed interest	New Zealand	BBB+
7	Mighty River Power Limited (MRP010)	1.64%	New Zealand Fixed interest	New Zealand	BBB+
8	Energy Mad (MAD)	1.24%	New Zealand Fixed interest	New Zealand	n/a
9	Infratil Limited (IFT180)	0.98%	New Zealand Fixed interest	New Zealand	n/a
10	Contact Energy Limited (CEN020)	0.97%	New Zealand Fixed interest	New Zealand	BBB

The top 10 investments make up 43.77% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Ethica Fund

### 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](http://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/QDS/2015\\_Jun/Ethica\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Ethica_data.xls).

### Notes

- <sup>1</sup> 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.
- <sup>2</sup> 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).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

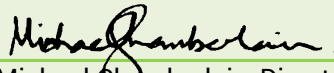


## SuperLife: Ethica Fund

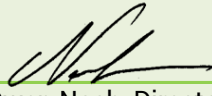
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

### Gemino Fund

#### What is the purpose of this statement?

This statement provides key information about the SuperLife Gemino 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 Fund invests in a concentrated portfolio of shares in companies (10 to 20) each of which we think have the potential to double in value on a 1 to 3 year time horizon. It is high risk, as an individual company could also reduce to zero value and returns should be measured over a 7 to 10 year period.

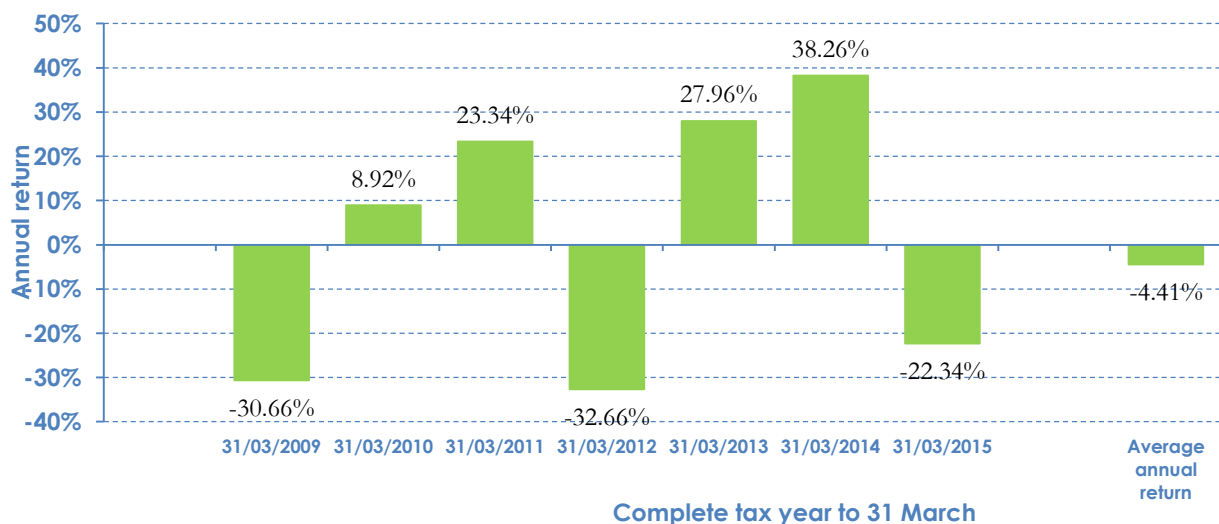
<b>Total value of the fund:</b>	\$3,863,320
<b>Number of members in the fund:</b>	565
<b>Date the fund started:</b>	3 October 2007

#### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	-14.00%

#### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: Gemino Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.91% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.85%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

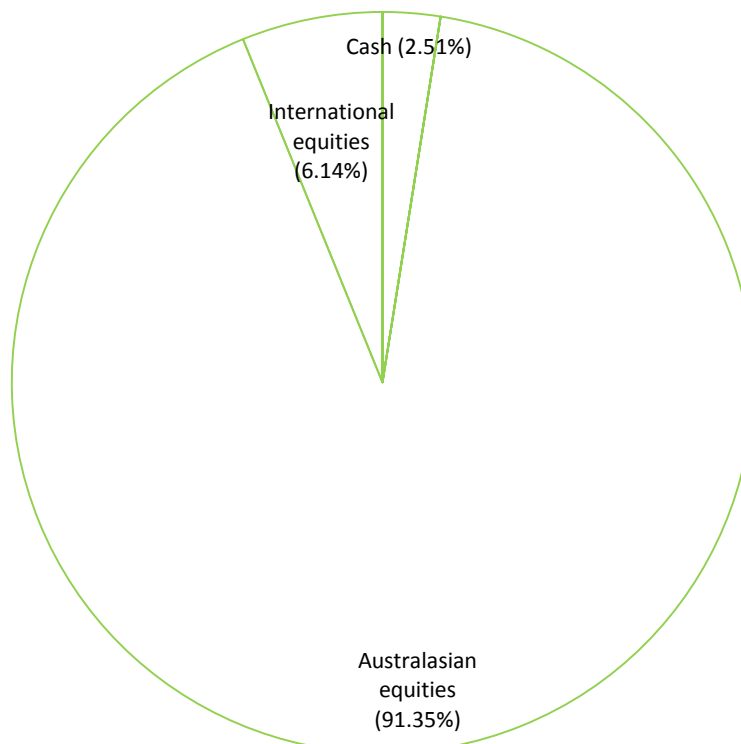
### Example of how this applies to a member

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 -\$1,396.00 (that's -13.96% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of -\$1,429.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: Gemino Fund

### 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	Pacific Edge Limited (PEB)	23.24%	Australasian Equities	New Zealand	n/a
2	Wellington Drive Technologies Limited (WDTPA)	13.48%	Australasian Equities	New Zealand	n/a
3	Abano Healthcare Group Limited (ABA)	10.05%	Australasian Equities	New Zealand	n/a
4	Rakon Limited (RAK)	8.76%	Australasian Equities	New Zealand	n/a
5	Arvida Group Limited (ARV)	8.47%	Australasian Equities	New Zealand	n/a
6	Sirtex Medical Limited (SRX)	6.33%	Australasian Equities	Australia	n/a
7	Yahoo Inc (YHOO)	5.88%	International Equities	United States	n/a
8	Wellington Drive Technologies Limited (WDT)	3.43%	Australasian Equities	New Zealand	n/a
9	Evolve Education Group Limited (EVO)	2.90%	Australasian Equities	New Zealand	n/a
10	New Zealand Refining Company (NZR)	2.85%	Australasian Equities	New Zealand	n/a

The top 10 investments make up 85.39% 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: Gemino Fund

### 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](http://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/QDS/2015\\_Jun/Gemino\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/Gemino_data.xls).

### Notes

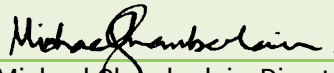
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: Geminio Fund

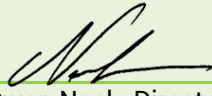
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## UK Cash Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife UK Cash 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 Fund 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.

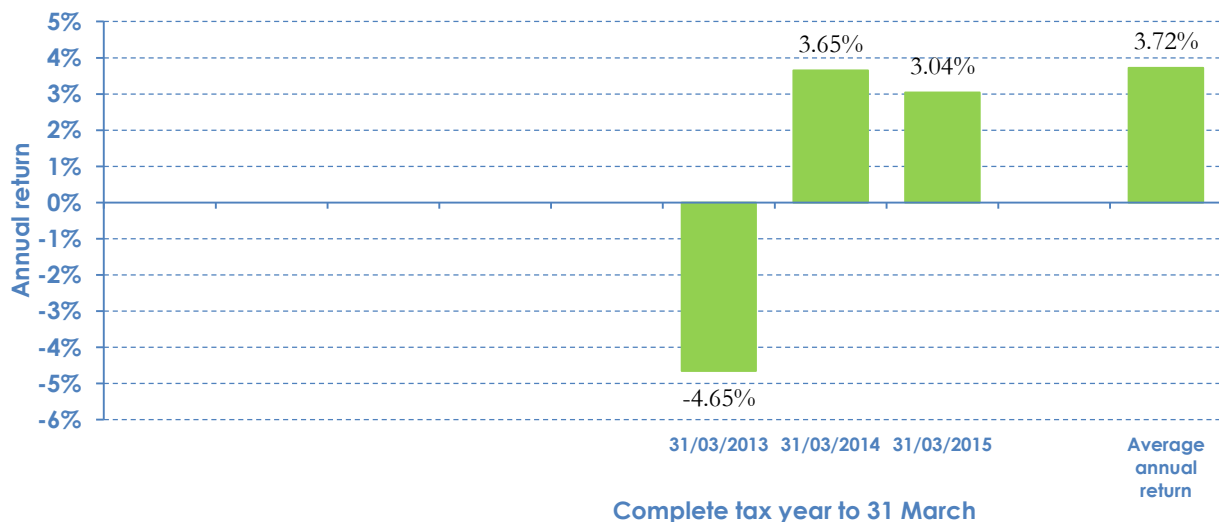
<b>Total value of the fund:</b>	\$112,856
<b>Number of members in the fund:</b>	19
<b>Date the fund started:</b>	23 March 2012

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b>	13.84%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: UK Cash Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.57% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.52%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

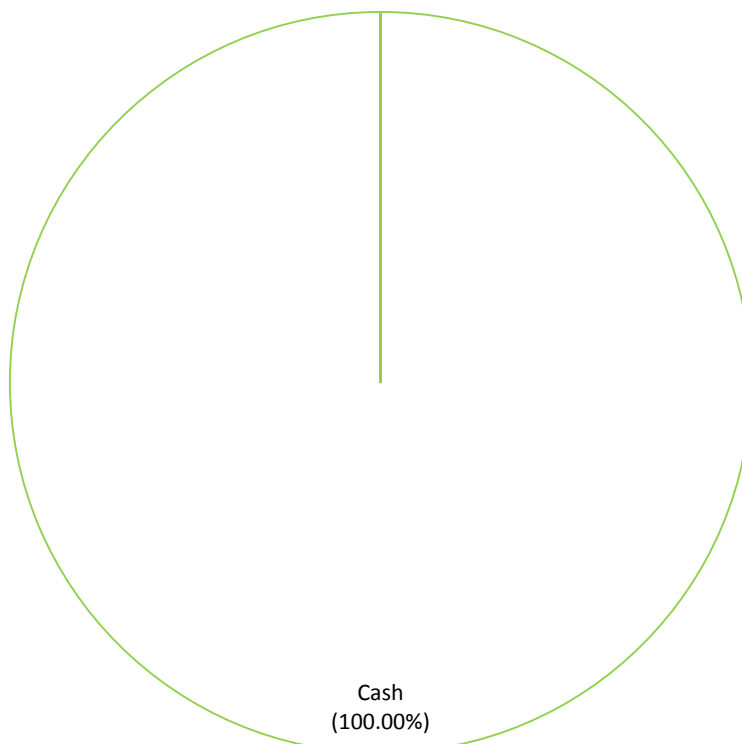
### Example of how this applies to a member

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 \$1,380.00 (that's 13.80% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,347.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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





## SuperLife: UK Cash Fund

### 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 deposit (ASB Bank PDS)	105.81%	Cash & cash equivalents	New Zealand	n/a
2	Cash deposit (ASB Bank NZ\$)	1.88%	Cash & cash equivalents	New Zealand	n/a
3					
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 107.69% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: UK Cash Fund

### 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](http://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/QDS/2015\\_Jun/UK\\_Cash\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/UK_Cash_data.xls).

### Notes

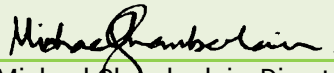
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.

## SuperLife: UK Cash Fund

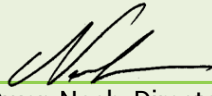
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## UK Growth Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife UK Growth 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 Fund 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 are based on our view of the UK and global investment and economic outlook on a 3 to 5 year time horizon and returns should be measured over a 7 to 10 year period.

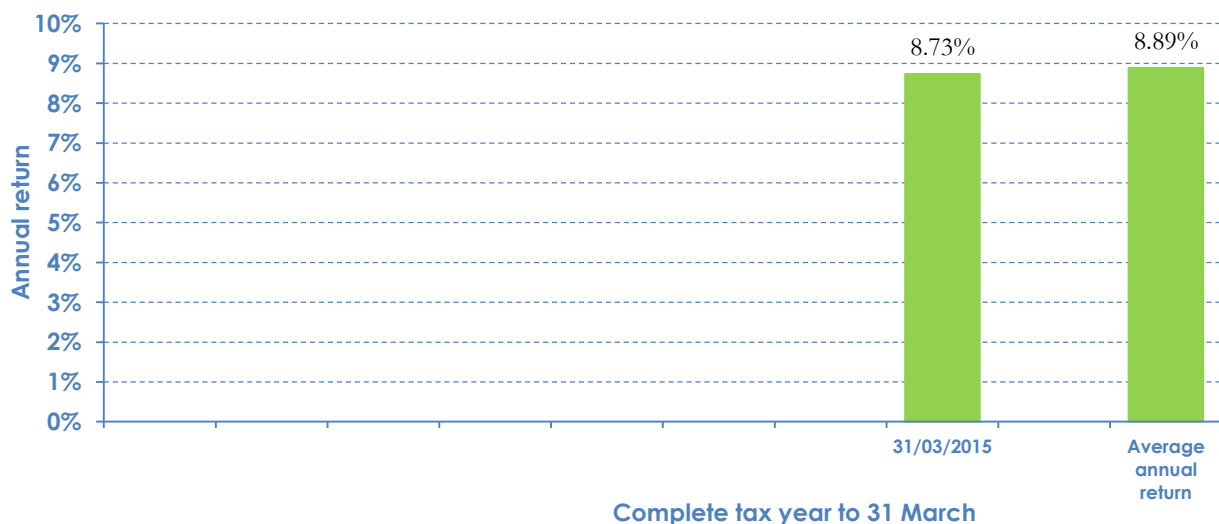
<b>Total value of the fund:</b>	\$119,831
<b>Number of members in the fund:</b>	45
<b>Date the fund started:</b>	12 September 2013

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b>	14.55%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: UK Growth Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.84% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.79%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.05%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

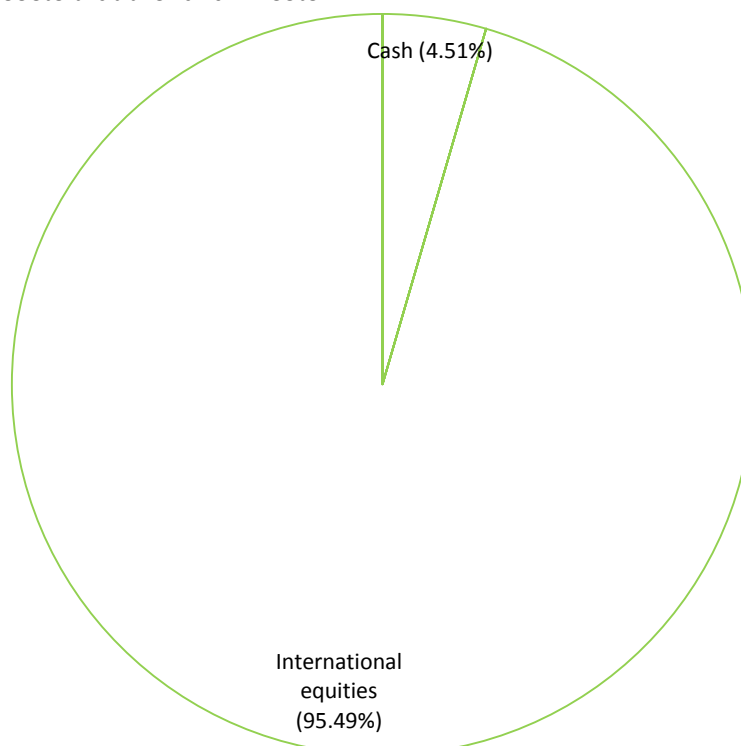
### Example of how this applies to a member

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 \$1,452.00 (that's 14.52% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,419.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: UK Growth Fund

### 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	iShares S&P 500 Index Fund (IVV)	42.09%	Cash & cash equivalents	New Zealand	n/a
2	SPDR S&P International Dividend ETF (DWC)	14.71%	Fund	United States	n/a
3	iShares Core MSCI EAFE (IEFA)	31.42%	Fund	United States	n/a
4	iShares Core MSCI Emerging Markets (IEMG)	6.79%	Fund	United States	n/a
5	Cash deposit (ASB Bank NZ\$)	4.50%	Cash & cash equivalents	New Zealand	n/a
6	Cash deposit (ASB Bank PDS)	1.08%	Cash & cash equivalents	New Zealand	n/a
7					
8					
9					
10					

The top 10 investments make up 100.59% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: UK Growth Fund

### 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](http://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/QDS/2015\\_Jun/UK\\_Growth\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/UK_Growth_data.xls).

### Notes

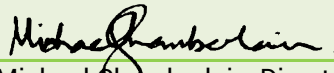
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is greater than the net asset value.

## SuperLife: UK Growth Fund

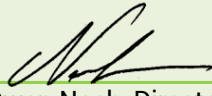
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date



## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## UK Income Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife UK Income 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 Fund invests, on a passive basis, in the global fixed interest markets from the perspective of an investor who will measure returns in UK pound terms. Investment decisions are based on our view of the UK and global interest rate outlook on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

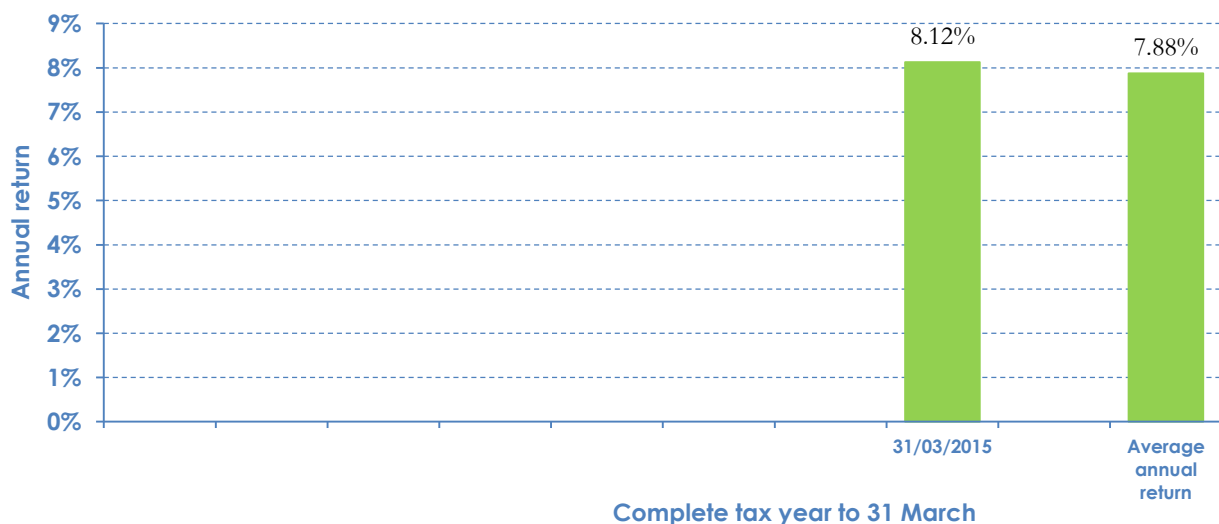
<b>Total value of the fund:</b>	\$61,764
<b>Number of members in the fund:</b>	19
<b>Date the fund started:</b>	5 October 2013

### How has the fund performed?

	<b>Past year</b>
<b>Annual return:</b> (after deductions for fund fees and tax <sup>1</sup> )	14.30%

### 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<sup>4</sup>** since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: UK Income Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.77% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.73%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.04%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

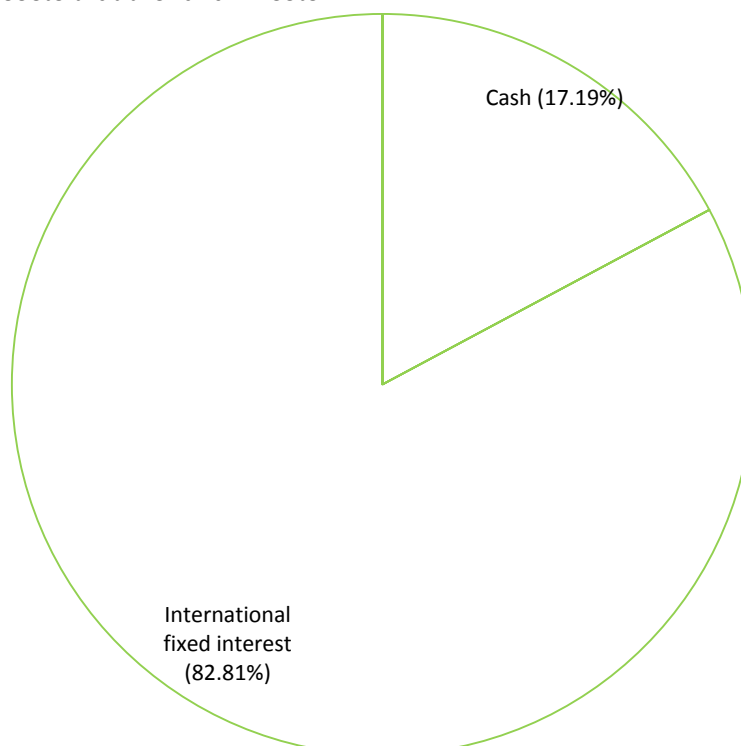
### Example of how this applies to a member

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 \$1,428.00 (that's 14.28% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,395.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: UK Income Fund

### 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	iShares Corporate Bond ex-Financials UCITS ETF	80.90%	Fund	United Kingdom	n/a
2	Cash deposit (ASB Bank NZ\$)	16.98%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank PDS)	2.63%	Cash & cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.51% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: UK Income Fund

### 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](http://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/QDS/2015\\_Jun/UK\\_Income\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/UK_Income_data.xls).

### Notes

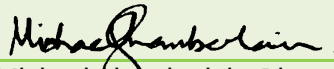
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is greater than the net asset value.

## SuperLife: UK Income Fund

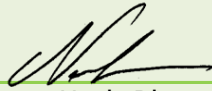
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## SuperLife smartFONZ Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife smartFONZ 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 Fund invests, on a passive basis, in the NZX ETF known as smartFONZ. Returns should be measured over a 7 to 10 year period.

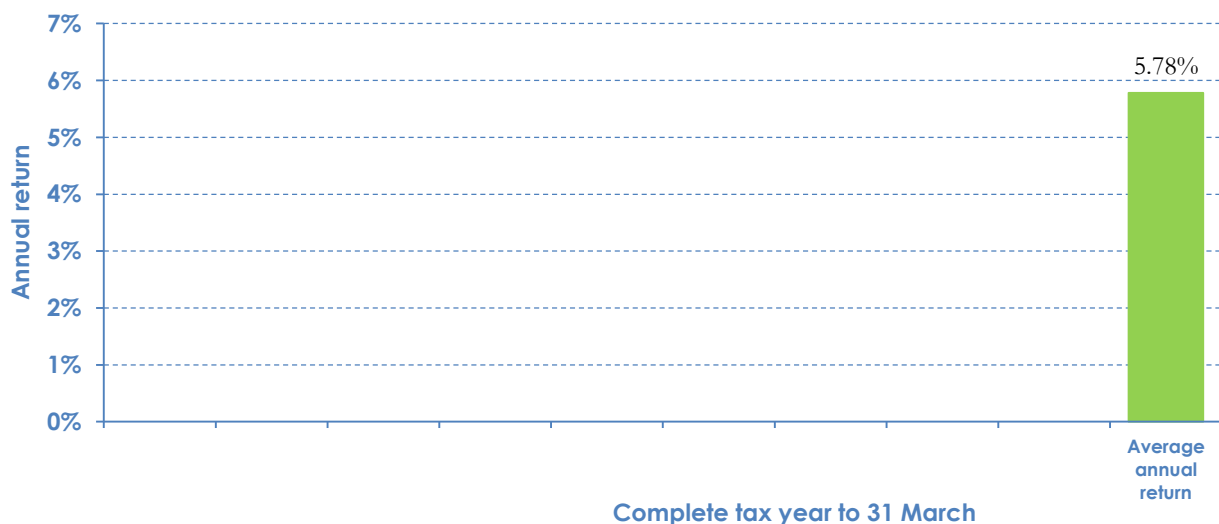
<b>Total value of the fund:</b>	\$314,233
<b>Number of members in the fund:</b>	51
<b>Date the fund started:</b>	16 January 2015

### How has the fund performed?

	<b>Past year</b>
<b>Return for the period 16 Jan 2015 to 30 Jun 2015:</b>	5.78%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: SuperLife smartFONZ Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b> <sup>5</sup>	0.64% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.60%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.04%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015. <sup>6</sup>

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

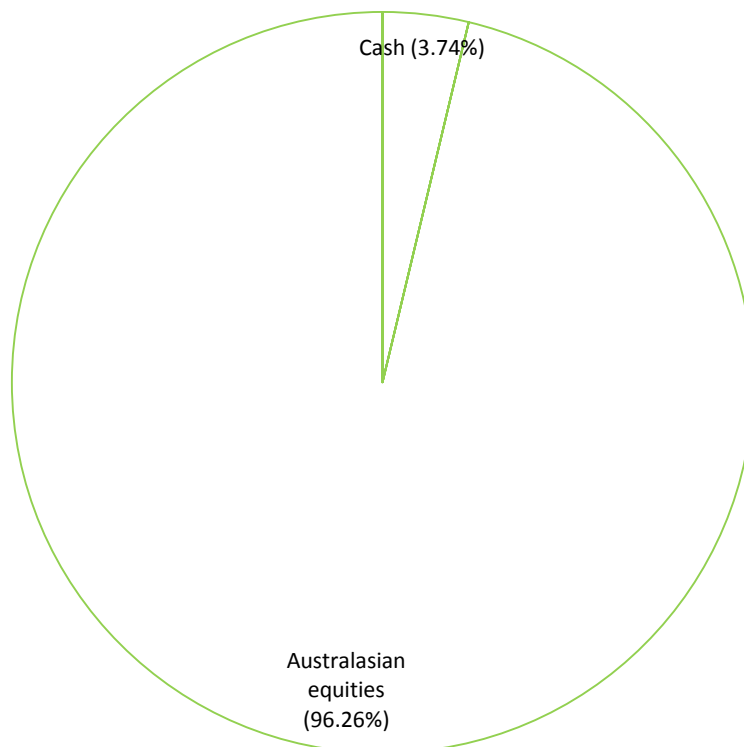
### Example of how this applies to a member <sup>7</sup>

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 \$550.00 (that's 5.50% of his initial \$10,000). Michael also paid \$5.50 in membership fees. This gives Michael a total return of \$544.50 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: SuperLife smartFONZ Fund

### 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	Fisher & Paykel Healthcare Corporation Limited (FPH)	4.92%	New Zealand	New Zealand	n/a
2	Ryman Healthcare Limited (RYM)	4.88%	Australasian Equities	New Zealand	n/a
3	Auckland International Airport Limited (AIA)	4.84%	Australasian Equities	New Zealand	n/a
4	Spark New Zealand Limited (SPK)	4.84%	Australasian Equities	New Zealand	n/a
5	Fletcher Building Limited (FBU)	4.76%	Australasian Equities	New Zealand	n/a
6	Meridian Energy Limited (MEL)	4.75%	Australasian Equities	New Zealand	n/a
7	SKYCITY Entertainment Group Limited (SKC)	4.32%	Australasian Equities	New Zealand	n/a
8	Sky Network Television Limited (SKT)	4.10%	Australasian Equities	New Zealand	n/a
9	Cash deposit (ASB Bank NZ\$)	3.90%	Cash & cash equivalents	New Zealand	n/a
10	Contact Energy Limited (CEN)	3.23%	Australasian Equities	New Zealand	n/a

The top 10 investments make up 44.54% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		



## SuperLife: SuperLife smartFONZ Fund

### 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](http://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/QDS/2015\\_Jun/smartFONZ\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/smartFONZ_data.xls).

### Notes

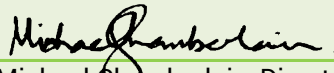
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- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. 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.
- <sup>4</sup> 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.
- <sup>5</sup> 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 0.64% a year of a member's investments.
- <sup>6</sup> The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- <sup>7</sup> The year is the period 16 January 2015 to 31 March 2015.
- <sup>8</sup> The Fund invests in the NZ Top 50 (FNZ) ETF. The investments shown are those in the ETF.

## SuperLife: SuperLife smartFONZ Fund

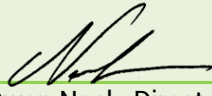
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### SuperLife

## SuperLife smartMOZY Fund

### What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife smartMOZY 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 Fund invests, on a passive basis, in the NZX ETF known as smartMOZY. Returns should be measured over a 7 to 10 year period.

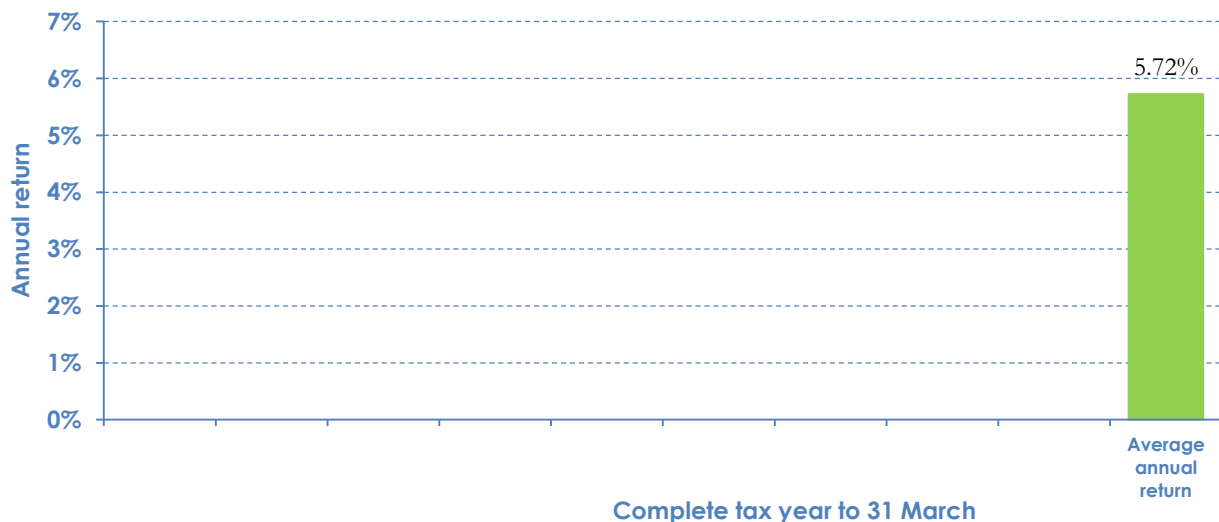
<b>Total value of the fund:</b>	\$186,777
<b>Number of members in the fund:</b>	51
<b>Date the fund started:</b>	16 January 2015

### How has the fund performed?

	<b>Past year</b>
<b>Return for the period 16 Jan 2015 to 30 Jun 2015:</b>	5.72%
(after deductions for fund fees and tax <sup>1</sup> )	

### 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**<sup>4</sup> since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: SuperLife smartMOZY Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b> <sup>5</sup>	0.64% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.60%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.04%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015. <sup>6</sup>

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

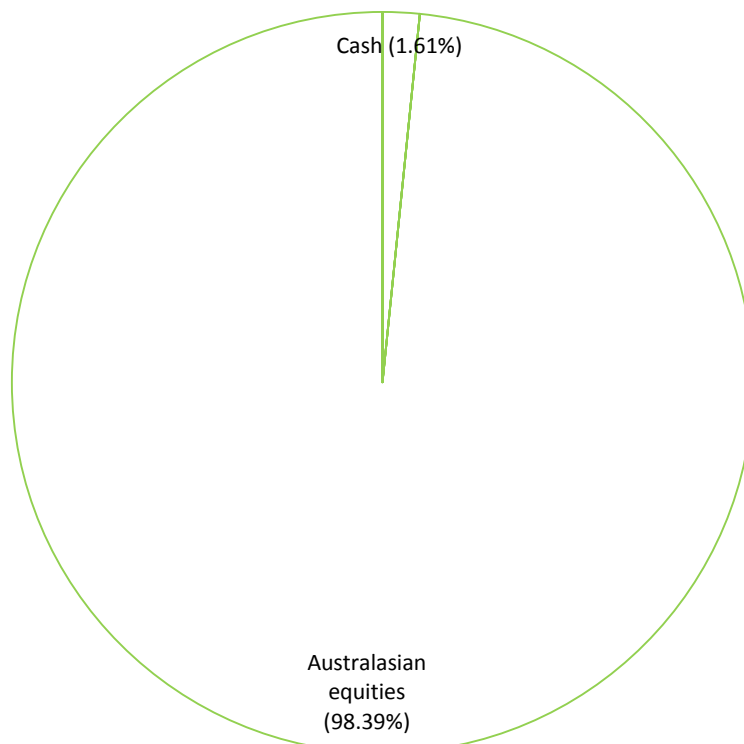
### Example of how this applies to a member <sup>7</sup>

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 \$544.00 (that's 5.44% of his initial \$10,000). Michael also paid \$5.50 in membership fees. This gives Michael a total return of \$538.50 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: SuperLife smartMOZY Fund

### 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	Qantas Limited (QAN)	4.79%	Australasian Equities	Australia	n/a
2	Bendigo and Adelaide Bank Limited (BEN)	3.79%	Australasian Equities	Australia	n/a
3	ResMed Inc (RMD)	3.79%	Australasian Equities	Australia	n/a
4	Tatts Group Limited (TTS)	3.75%	Australasian Equities	Australia	n/a
5	Bank Of Queensland Limited (BOQ)	3.23%	Australasian Equities	Australia	n/a
6	Boral Limited (BLD)	3.16%	Australasian Equities	Australia	n/a
7	Cochlear Limited (COH)	3.13%	Australasian Equities	Australia	n/a
8	Aristocrat Leisure Limited (ALL)	3.09%	Australasian Equities	Australia	n/a
9	Henderson Group PLC. (HGG)	2.67%	Australasian Equities	Australia	n/a
10	Challenger Limited (CGF)	2.62%	Australasian Equities	Australia	n/a

The top 10 investments make up 34.02% of the fund.

5

### 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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: SuperLife smartMOZY Fund

### 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](http://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/QDS/2015\\_Jun/smartMOZY\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/smartMOZY_data.xls).

### Notes

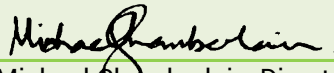
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> 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 0.64% a year of a member's investments.
- <sup>6</sup> The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- <sup>7</sup> The year is the period 16 January 2015 to 31 March 2015.
- <sup>8</sup> The Fund invests in the Australian Midcap (MZY) ETF. The investments shown are those in the ETF.

## SuperLife: SuperLife smartMOZY Fund

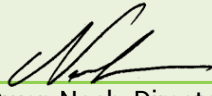
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### 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 Fund invests in the 10 single sector SuperLife Funds and focuses on the fixed interest and cash Funds designed for an investor saving for the short-term (3 to 5 years). Investment decisions take into account the interest rate, investment and economic outlook on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

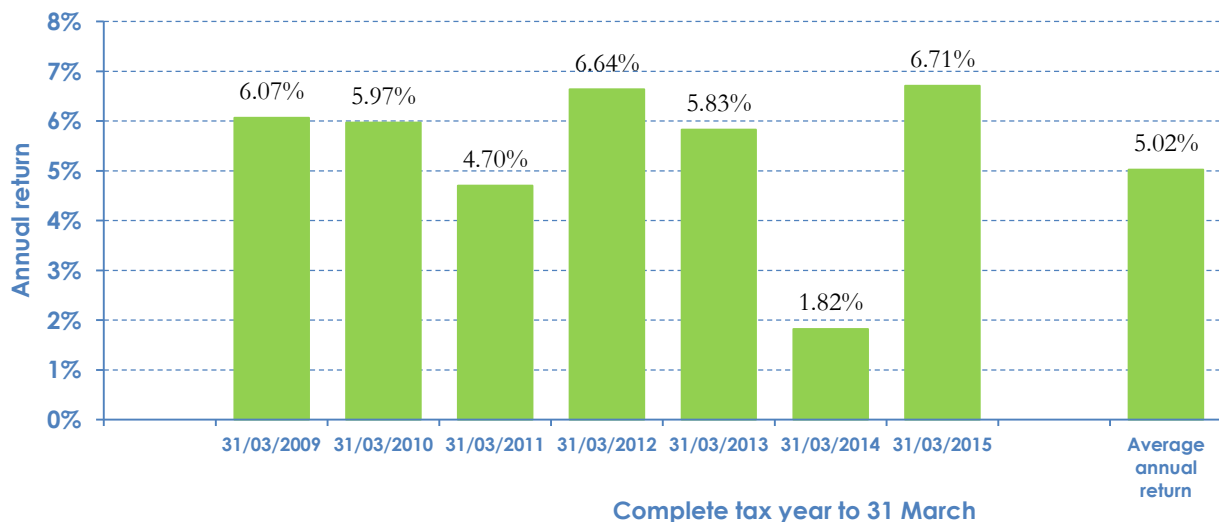
<b>Total value of the fund:</b>	\$0
<b>Number of members in the fund:</b>	0
<b>Date the fund started:</b>	1 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	3.66%

### 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<sup>4</sup>** since the fund started. It's important to note that this does not tell you how the fund will perform in the future.





## SuperLife: AIM First Home & AIM Future Fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b>	0.63% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.57%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf) for more information about these fees.

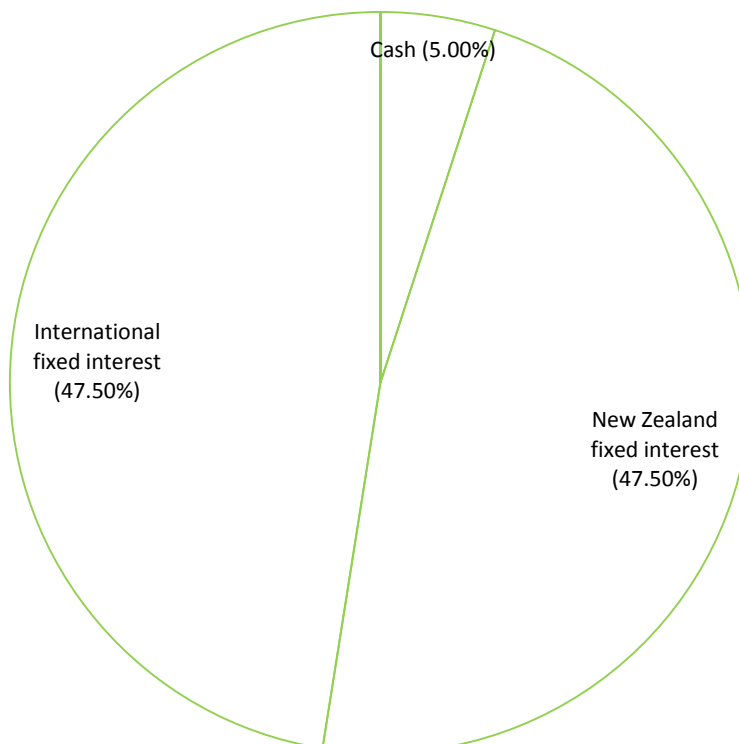
### Example of how this applies to a member

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 \$366.00 (that's 3.66% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$333.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: AIM First Home & AIM Future Fund

### 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 Fund	47.50%	New Zealand fixed interest	New Zealand	n/a
2	Overseas Non-government Bonds Fund	47.50%	International fixed interest	New Zealand	n/a
3	Cash Fund	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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: AIM First Home & AIM Future Fund

### 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](http://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/QDS/2015\\_Jun/AIM\\_First\\_Home\\_AIM\\_Future\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/AIM_First_Home_AIM_Future_data.xls).

### Notes

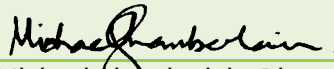
- <sup>1</sup> Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- <sup>2</sup> Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

## SuperLife: AIM First Home & AIM Future Fund

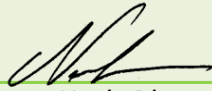
### Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as 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

21 July 2015

Date

## Quarterly Disclosure Statement for 1 July 2014 to 30 June 2015

### 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 Fund is equivalent to the government-defined default-KiwiSaver-provider default option and has 15% to 25% of its assets in the property and share Funds and 75% to 85% in the cash and bond Funds. Decisions are based on our view of the investment and economic outlook of the different sectors, on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

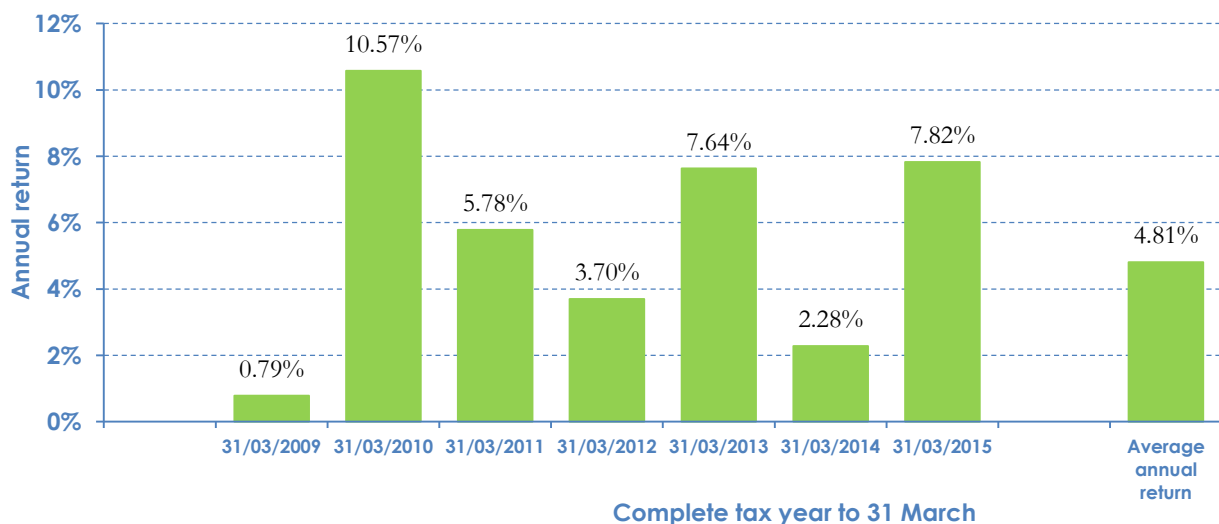
<b>Total value of the fund:</b>	\$0
<b>Number of members in the fund:</b>	0
<b>Date the fund started:</b>	1 October 2007

### How has the fund performed?

<b>Annual return:</b>	<b>Past year</b>
(after deductions for fund fees and tax <sup>1</sup> )	6.03%

### 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<sup>4</sup>** since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



## SuperLife: the D fund

### What fees were members charged?

The returns above are after deductions for **fund fees**<sup>2</sup>. These fees were last totalled up for the year to 31 March 2015 and were:

<b>Total fund fees:</b> <sup>5</sup>	0.65% of members' investments
<i>Which are made up of:</i>	
<b>Annual management fee:</b>	0.59%
<b>Performance-based fees:</b>	0.00%
<b>Other fees and costs:</b>	0.06%

Members were also charged **membership fees**<sup>3</sup> of \$33 over the year to 31 March 2015.

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](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 \$602.00 (that's 6.02% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$569.00 for the year.

### What does the fund invest in?

#### Actual investment mix

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



## SuperLife: the D fund

### 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 Fund	40.00%	New Zealand fixed interest	New Zealand	n/a
2	Overseas Non-government Bonds Fund	38.00%	International fixed interest	New Zealand	n/a
3	Australian Shares Fund	6.50%	Australasian shares	New Zealand	n/a
4	New Zealand Shares Fund	5.00%	Australasian shares	New Zealand	n/a
5	Overseas Shares Currency Hedged Fund	4.50%	International shares	New Zealand	n/a
6	Emerging Markets Fund	4.00%	International shares	New Zealand	n/a
7	Overseas Shares (Unhedged) Fund	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	17 years 3 months		
Owen Nash	Director, Investment Committee	14 years 3 months		
John O'Reilly	GM, Investment Operations	6 years 11 months		
Ryan Gillanders	Investment Analyst	7 years 0 months		
Anna Ong	Finance Accountant	4 years 7 months		

## SuperLife: the D fund

### 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](http://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/QDS/2015\\_Jun/D\\_fund\\_data.xls](http://www.superlife.co.nz/data_files/QDS/2015_Jun/D_fund_data.xls).

### Notes

- <sup>1</sup> 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.
- <sup>2</sup> 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).
- <sup>3</sup> 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.
- <sup>4</sup> 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.

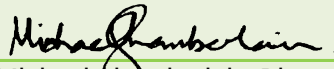


## SuperLife: the D fund

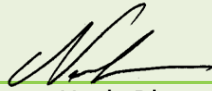
### Manager's certificate

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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

21 July 2015

Date



# SUPERLIFE

a Member of the NZX Group