

SuperLife⁸⁰ Strategy profile

September 2015

Overall objective

The objective of SuperLife⁸⁰ is to target a higher risk profile than a traditional “balanced” profile of the main types of assets. SuperLife⁸⁰ is designed for someone who wants to maximise the long-term average return and is less concerned about the short-term volatility. We expect SuperLife⁸⁰ to earn a positive “real” return after tax and inflation, over periods longer than 7 to 9 years most of the time. Negative returns may occur, over a 12 month period, once every 4 to 5 years on average.

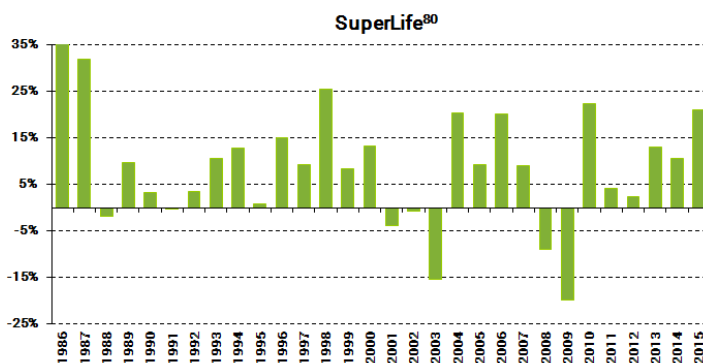
Investment strategy

If you choose SuperLife⁸⁰, each \$100 of your new savings is invested in the individual investment Funds around a benchmark of:

	Benchmark	Range
Cash	5.0%	0-50%
NZ bonds	7.5%	0-30%
Overseas bonds	0.0%	0-30%
Overseas bonds non-govt	7.5%	0-30%
Property	15.0%	0-35%
Australasian shares	20.0%	0-50%
Overseas shares	30.0%	0-60%
Emerging markets	15.0%	0-35%

Historical benchmark returns

Based on the market returns of the main market indices over the 30 years ending 31 March 2015, the pattern of the benchmark returns of the SuperLife⁸⁰ strategy would have been:



Overall, the investment returns would have:

- been positive in 23 out of the 30 years.
- exceeded inflation¹ about 91% of the time, when measured over 7 year time periods.
- averaged 8.0% p.a. but ranged from -21.8% to 51.2% over the different 12 month periods.

¹ As measured by the Consumer's Price Index - often referred to as the CPI

SuperLife is a registered superannuation scheme. It lets members combine 14 different Sector Funds and 19 ETF Funds into an investment strategy or Mix, to meet their retirement and investment needs.

Members can also choose one of the standard Mixes of the sector Funds (AIM^{First Home}, the D fund and AIM^{Age Steps}) or any of the Managed Funds (SuperLife^{Income}, SuperLife³⁰, SuperLife⁶⁰, SuperLife⁸⁰ and SuperLife¹⁰⁰).

There is also an ethical Fund, Ethica.

The strategy of the Mixes and Managed Funds vary based on the Manager's view of the likely returns of each Fund over the next 1 to 3 years, in the context of the objectives of the Fund.

The legal stuff

This is not an investment statement for the purpose of the Securities Act 1978. An investment statement is available from SuperLife free of charge.