

Returns after total fund charges and after tax:

Fund Name	1-Month	3-Month	6-Month	YTD	1-Year	2-Year (p.a)	3-Year (p.a)	5-Year (p.a)	10-Year (p.a)
Lifetime Cash Fund	0.21%	0.66%	1.30%	1.76%	2.94%	3.44%	3.19%	1.90%	1.41%
Lifetime Conservative Fund	0.80%	2.38%	2.54%	3.10%	3.81%	5.24%	4.32%	1.66%	2.36%
Lifetime Balanced Fund	1.56%	5.18%	4.53%	5.10%	7.86%	9.10%	7.87%	4.50%	4.99%
Lifetime Growth	1.92%	6.61%	5.53%	6.04%	9.31%	10.52%	9.39%	5.99%	6.30%

Past performance is not necessarily an indicator of future performance. This publication provides general information only and should not be relied upon in making an investment decision. Investors should seek professional advice which takes into account their personal circumstances before making an investment decision. Returns disclosed after tax and fees are at the 28% PIR rate. The YTD return is for the 2025 calendar year.

