



WESTPAC KIWISAVER SCHEME

as at 28/2/2019

	Westpac KiwiSaver Scheme Cash Fund	Westpac KiwiSaver Scheme Default Fund*	Westpac KiwiSaver Scheme Conservative Fund	Westpac KiwiSaver Scheme Moderate Fund	Westpac KiwiSaver Scheme Balanced Fund	Westpac KiwiSaver Scheme Growth Fund
Fund Launch	1-Oct-07	1-Jul-14	1-Oct-07	1-Jul-14	1-Oct-07	1-Oct-07
Returns (before PIE tax and after fees)						
Three months (%)	0.51%	2.10%	2.37%	2.83%	3.39%	3.84%
Six months (%)	1.03%	1.00%	0.93%	0.41%	-0.61%	-1.22%
One year (%)	2.12%	3.86%	3.90%	3.99%	3.96%	4.39%
Two years (% p.a.)	2.17%	4.65%	4.91%	5.83%	7.25%	8.44%
Three years (% p.a.)	2.23%	4.64%	4.85%	5.90%	7.63%	8.98%
Five years (% p.a.)	2.67%	n/a	5.34%	n/a	7.46%	8.56%
Seven years (% p.a.)	2.72%	n/a	5.78%	n/a	8.44%	9.86%
Ten years (% p.a.)	2.79%	n/a	6.03%	n/a	8.42%	9.65%
Since Inception (% p.a)	3.10%	5.01%	5.00%	5.94%	5.77%	6.15%
	Westpac KiwiSaver Scheme CPP 2 Fund	Westpac KiwiSaver Scheme CPP 3 Fund	Westpac KiwiSaver Scheme CPP 4 Fund	Westpac KiwiSaver Scheme CPP 5 Fund		
Fund Launch	16-Oct-09	7-Oct-10	1-Oct-11	5-Oct-12		
Returns (before PIE tax and after fees)						
Three months (%)	4.41%	4.40%	4.41%	4.41%		
Six months (%)	-3.62%	-3.64%	-3.62%	-3.62%		
One year (%)	3.18%	3.15%	3.17%	3.19%		
Two years (% p.a.)	9.79%	9.80%	9.81%	9.81%		
Three years (% p.a.)	11.16%	11.16%	11.17%	11.18%		
Five years (% p.a.)	9.96%	9.97%	9.97%	9.97%		
Seven years (% p.a.)	11.70%	11.70%	11.71%	n/a		
Ten years (% p.a.)	n/a	n/a	n/a	n/a		
Since Inception (% p.a)	9.92%	10.16%	11.51%	11.82%		

* The Default Fund was formerly known as the Defensive Fund.

Returns quoted represent historical performance and are not a guarantee or indication of future performance. The returns represent the percentage change in the value of each Funds net assets for the relevant period and are calculated after the deduction of management and Supervisor fees, and the expenses of the Scheme but before the deduction of PIE tax. Where formation losses have been offset against taxable income and this has reduced the value of any of the fund's net assets, that impact has been excluded from the return figures. A 'formation loss' is the net loss arising before an entity becomes a PIE that is able to be carried forward and offset against taxable income. The returns are not the returns individual KiwiSaver Members would have received as this will depend on the prices at which units are purchased on the date that contributions were received for each KiwiSaver member. Returns for less than one year are not annualised, while returns for one year or longer are annualised. All distributed income is assumed to be reinvested to purchase additional units. The returns exclude Government contributions and fee subsidies and no allowance has been made for administration fees which have been incurred during the returns calculation period.

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For a copy of the product disclosure statement or more information about the Westpac KiwiSaver Scheme, ask to speak to one of our Westpac Financial Advisers in branch, call 0508 972 254 or visit www.westpac.co.nz. Disclosure Statements are available on request and free of charge from any Westpac Financial Adviser.