



The information below relates to the Fidelity Life portfolios only.(Life Bonds, Annuity Bonds, Power Saver Plans and Gold Medal (non-superannuation) Plans)

Fidelity Life Portfolios - Investment Returns								
For the period ended 30 Jun 2025								
Portfolio	Portfolio Size (\$m)	Unit Price	Average Return Over					
			Month	Quarter	Year	3 Years (%p.a.)	5 Years (%p.a.)	10 Years (%p.a.)
Conservative	58.01	5.8566	1.25%	3.05%	5.40%	5.04%	2.17%	3.60%
Balanced	20.84	6.5684	1.97%	4.47%	6.76%	7.70%	4.60%	5.15%
Ethical **	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Growth	6.47	7.4343	2.69%	6.35%	8.05%	10.68%	7.39%	6.96%
Aggressive **	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Cash	0.56	3.5654	0.31%	0.77%	3.08%	2.76%	1.36%	1.12%
Mortgage **	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
NZ Fixed Interest *	0.00	4.5652	0.55%	0.89%	4.25%	2.87%	0.42%	1.90%
Options **	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Property **	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
NZ / Australian Shares	1.83	9.2700	1.80%	2.97%	7.56%	4.98%	1.23%	6.06%
International Shares	19.01	4.8075	3.45%	8.42%	8.80%	14.19%	10.87%	7.76%
The returns shown are net of investment management fees, fund management fees, performance fees paid to external fund managers (if applicable), expenses and tax. The returns shown do not allow for charges for administration to individual accounts (initial charges, service fees, withdrawal charges, switching fees or withdrawal fees).								

\* Closed to investors not already in Portfolio as at 1 July 2009

\*\* Wound up March 2021

Notes:

- Past performance is not necessarily an indicator of future performance.
- Returns assume funds invested at the beginning of the period, with no subsequent contributions or withdrawals.
- For Plans that commenced prior to 1 July 2009: There are no withdrawal fees on Life Bonds. On Power Saver Plans there is an alteration fee of \$60 per withdrawal if there is more than one withdrawal in a financial year. For other plans the fee on withdrawal is 5% reduced by 1% p.a. in the four years prior to the maturity date plus an alteration fee of \$60 per withdrawal.
- For Plans that started after 28 June 2009: There is an alteration fee of \$60 per withdrawal if there is more than one withdrawal in a financial year.
- The current rate of tax for life insurance companies is 28%. The rate and basis of taxation may change.
- Diversified Portfolios (Conservative, Balanced and Growth) invest in single sector pools. These indirect investments are excluded from the portfolio size of the single sectors.
- All Plans were closed to new investors on 18 December 2013.

Fidelity Life Portfolios - Asset Splits					
For the period ended 30 Jun 2025					
Asset class	Conservative Portfolio	Balanced Portfolio	*Ethical Portfolio	Growth Portfolio	Aggressive Portfolio
NZ Fixed Interest	40.00%	27.50%	n.a.	7.50%	n.a.
Cash & Short Term Assets	10.00%	2.50%	n.a.	2.50%	n.a.
NZ / Australian Shares	10.00%	20.00%	n.a.	20.00%	n.a.
International Shares	20.00%	40.00%	n.a.	65.00%	n.a.
International Fixed Interest	20.00%	10.00%	n.a.	5.00%	n.a.
Property	0.00%	0.00%	n.a.	0.00%	n.a.
Mortgage	0.00%	0.00%	n.a.	0.00%	n.a.
Options	0.00%	0.00%	n.a.	0.00%	n.a.
* Closed to investors not already in Portfolio as at 1 December 2013					