

Asteron Life Limited

Investment Performance Monthly Update

30 June 2022



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Performance Summary

Star ratings are a comparison between funds investing in assets with similar characteristics using a return measure that has been adjusted for risk. The star ratings are purely quantitative and use the most recent 36 months of performance data. The funds in a sector are ranked according to their risk-adjusted return. The top and bottom 15% earn 5 stars and 1 star respectively, the next top and bottom 20% earn 4 stars and 2 stars, and the middle 30% earn 3 stars. In this way the variability of performance return is considered. So where two funds in the same sector earn similar returns, but one is more volatile than the other, the more volatile fund is likely to get a lower star rating than the other. Alternatively, where two funds have similar volatility but one earns higher returns than the other, the fund with the higher return is likely to get a higher star rating.

Zenith calculates performances with all figures rounded to four decimal places on an 'Exit to Exit' price basis, assuming investors are long term investors, with all distributions reinvested at ex-distribution prices. Zenith statistics are structured so similar type funds are grouped together with an appropriate asset class index. Fund performances are expressed net of fees and gross of tax (if a Portfolio Investment Entity).

Note: Investment entities with less than a three-year history have no rating. Funds in sectors with less than 10 constituents are not rated. Star ratings do not include any qualitative analysis. While it is helpful to consider how volatile a fund has been in the past, it is also important to consider more forward looking qualitative elements such as analysis of the portfolio manager and the process they use in managing a fund.

WiseInvestment

Asteron Fund Performance as at 30 June 2022 – Annualised % Return

Asteron Funds	6m	1Yr	3Yr	5Yr	7Yr	Fund Size \$M	Fund Rating
Managed ¹	-10.83	-7.71	2.43	4.68	4.84	3.30	★★★

¹ Represents a Fund closed to new investors.

Note: 6 month return is not annualised

OceanicInvestmentBonds

Asteron Fund Performance as at 30 June 2022 – Annualised % Return

Asteron Fund	6m	1Yr	3Yr	5Yr	7Yr	Fund Size \$M	Fund Rating
Cap Protected ¹	-3.77	-4.40	-0.56	1.15	1.69	1.56	★★★
Cap Secure ¹	-3.73	-4.37	-0.57	1.15	1.74	0.35	★★★
Managed ¹	-10.76	-7.76	2.35	4.73	4.80	1.71	★★★

¹ Represents a Fund closed to new investors.

Note: 6 month return is not annualised

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Asteron Funds

SaveguardPlus/MortgagePlus

Asteron Fund Performance as at 30 June 2022 – Annualised % Return

Asteron Funds	6m	1Yr	3Yr	5Yr	7Yr	Fund Size \$M	Fund Rating
Aggressive ¹	-14.18	-10.68	3.38	5.38	5.44	1.75	★★★★
Conservative ¹	-7.40	-5.76	2.01	3.93	4.03	0.36	★★★★★
Equity ¹	-15.93	-12.12	1.71	7.39	9.60	8.68	
European Share ¹	-20.44	-20.68	-0.25	2.19	1.84	0.67	
Fixed Interest ¹	-4.60	-6.57	-1.37	0.90	1.44	0.55	
International Equity ¹	-14.08	-7.19	10.38	10.63	8.48	5.57	★★★★★
Managed ¹	-10.43	-7.21	3.00	5.29	5.39	57.81	★★★★
Money ¹	0.20	0.20	0.43	0.84	1.10	0.65	
North America ¹	-10.49	1.21	10.19	11.08	8.67	1.21	

Lifeplan/GoKidzLifeplan

Asteron Fund Performance as at 30 June 2022 – Annualised % Return

Asteron Funds	6m	1Yr	3Yr	5Yr	7Yr	Fund Size \$M	Fund Rating
Balanced ¹	-10.55	-7.60	2.41	4.71	4.83	11.60	★★★
Capital ¹	0.21	0.21	0.44	0.83	1.09	1.43	
Conservative ¹	-7.52	-6.19	1.43	3.37	3.47	0.31	★★★★
Dynamic ¹	-11.87	-7.96	3.71	6.22	6.32	2.60	★★★★★
European Share ¹	-20.26	-20.65	-0.56	1.83	1.57	1.09	
Global Share ¹	-14.03	-7.36	9.93	10.20	8.09	3.84	★★★★★
Global Bond ¹	-8.74	-8.73	-1.15	0.54	1.36	0.16	
North American Share ¹	-10.98	0.50	10.00	10.88	8.59	1.94	
NZ Bond ¹	-4.59	-6.59	-1.38	0.87	1.41	0.78	
Trans-Tasman Share ¹	-15.99	-12.42	1.15	6.74	8.92	3.49	

LifeYield (including LifeYield, ChildLifeYield, Money Maker)

Asteron Fund Performance as at 30 June 2022 – Annualised % Return

Asteron Fund	6m	1Yr	3Yr	5Yr	7Yr	Fund Size \$M	Fund Rating
Capital Fund ¹	0.37	0.53	0.74	1.14	1.40	3.26	
Global Fund ¹	-10.66	-7.21	3.14	5.48	5.63	21.62	★★★★★

¹ Represents a Fund closed to new investors.

Note: 6 month return is not annualised

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