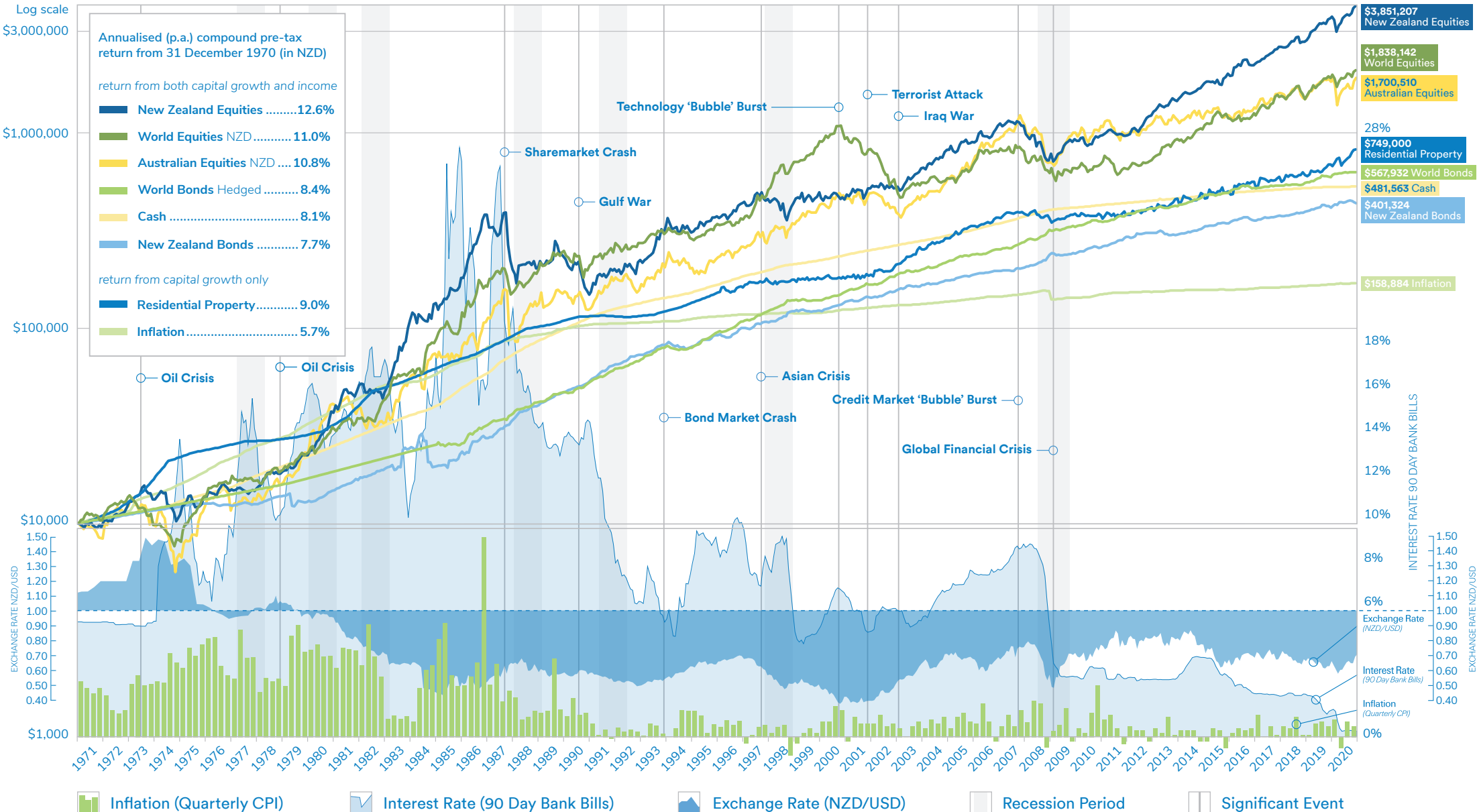


Investment Markets

31 December 1970 until 31 December 2020



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World Equities: MSCI World Accumulation Index (unhedged). New Zealand Equities: Barclay's Capital Index with net dividends reinvested, 31/12/70 - 31/5/91; NZSX40 Gross Index, 1/6/91 - 31/3/04; NZX50 Gross Index, 1/4/04 - 30/9/05; NZX50 Gross with Imputation Credits from 1/10/05. Australian Equities: MSCI All Ordinaries Accumulation Index (unhedged), 31/12/70 - 31/12/79; ASX All Ordinaries Accumulation Index (unhedged), 1/1/80 - 31/3/00; ASX200 Accumulation Index from 1/4/00. Cash: RBNZ 31/12/70 - 31/12/87; NZX 90 Day Call Index from 1/1/88. World Bonds: London Business School 31/12/70 - 30/11/84; Citigroup World Government Bond Hedged Index from 1/12/84. New Zealand Bonds: RBNZ, 31/12/70 - 31/05/85; NZX Government Bond Index from 1/6/85. Residential Property: Valuation New Zealand's Capital Valuation Index; Real Estate Institute of New Zealand's Median Price Comparisons. Inflation: Statistics New Zealand's Consumer Price Index.

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