

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 Apr 2024              |                      |            |                     |         |        |                 |                 |                  |
| 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                                  | 60.29                | 5.4601     | -1.34%              | 0.67%   | 4.33%  | -0.08%          | 1.99%           | 3.71%            |
| Balanced                                      | 21.70                | 6.0224     | -1.74%              | 1.95%   | 7.68%  | 1.33%           | 3.89%           | 5.42%            |
| Ethical **                                    | n.a.                 | n.a.       | n.a.                | n.a.    | n.a.   | n.a.            | n.a.            | n.a.             |
| Growth  | 7.62                 | 6.6706     | -2.28%              | 3.39%   | 12.10% | 3.28%           | 6.05%           | 7.36%            |
| Aggressive **                                 | n.a.                 | n.a.       | n.a.                | n.a.    | n.a.   | n.a.            | n.a.            | n.a.             |
| Cash  | 1.01                 | 3.4415     | 0.29%               | 0.79%   | 3.25%  | 1.39%           | 0.76%           | 0.99%            |
| Mortgage **                                   | n.a.                 | n.a.       | n.a.                | n.a.    | n.a.   | n.a.            | n.a.            | n.a.             |
| NZ Fixed Interest *                           | 0.00                 | 4.3095     | -1.00%              | -0.42%  | 1.15%  | -0.99%          | 0.33%           | 1.91%            |
| 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                        | 2.07                 | 8.9023     | -0.20%              | 0.98%   | 0.58%  | -2.35%          | 2.58%           | 7.04%            |
| International Shares                          | 18.79                | 4.1872     | -3.22%              | 5.05%   | 18.49% | 5.92%           | 8.00%           | 8.37%            |

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:**

1. Past performance is not necessarily an indicator of future performance.
2. Returns assume funds invested at the beginning of the period, with no subsequent contributions or withdrawals.
3. 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.
4. 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.
5. The current rate of tax for life insurance companies is 28%. The rate and basis of taxation may change.
6. Diversified Portfolios (Conservative, Balanced and Growth) invest in single sector pools. These indirect investments are excluded from the portfolio size of the single sectors.
7. All Plans were closed to new investors on 18 December 2013.

| Fidelity Life Portfolios - Asset Splits |                        |                    |                    |                  |                      |
|---|------------------------|--------------------|--------------------|------------------|----------------------|
| For the period ended 30 Apr 2024        |                        |                    |                    |                  |                      |
| 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%              | 0.00%              | 0.00%            | n.a.                 |

\* Closed to investors not already in Portfolio as at 1 December 2013