

KIWISAVER SCHEME DISCLOSURE STATEMENTS

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Cash Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Cash Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests on a passive basis in NZ cash and cash-equivalent assets. Investment decisions take into account the interest rate outlook on a 6 to 12 month time frame and returns should be measured over a 1 to 2 year period.

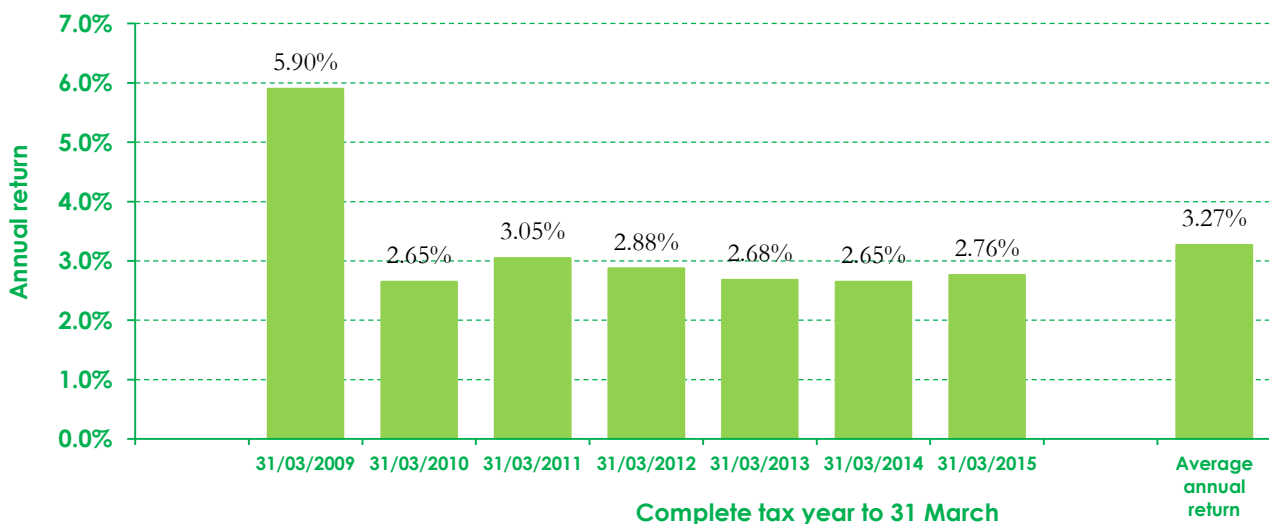
Total value of the fund:	\$40,177,879
Number of members in the fund:	10,082
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	2.58%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Cash Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.57% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.51%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$257.00 (that's 2.57% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$224.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Cash Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	100.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Nikko AM Wholesale NZ Cash Fund	16.12%	Fund	New Zealand	n/a
2	Inland Revenue 290216 RCD	6.36%	Cash & cash equivalents	New Zealand	AA+
3	SBS Term Depo 020516 3.65 TD	5.84%	Cash & cash equivalents	New Zealand	BBB
4	Fonterra Cooperative Group LTD (FCG002)	3.57%	Cash & cash equivalents	New Zealand	A-
5	Inland Revenue Deposit 050116 RCD	3.31%	Cash & cash equivalents	New Zealand	AA+
6	Kiwibank Limited 050916 FRN (KI0916)	3.25%	Cash & cash equivalents	New Zealand	A+
7	Cash deposit (ASB Bank NZ\$)	2.76%	Cash & cash equivalents	New Zealand	n/a
8	China Cons Bk GR 160616 4.10 TD	2.73%	Cash & cash equivalents	New Zealand	A
9	ASB FRN +73BPS 23/03/2017 (ABB028)	2.59%	Cash & cash equivalents	New Zealand	AA-
10	Inland Revenue Deposit 290216 RCD	2.44%	Cash & cash equivalents	New Zealand	AA+

The top 10 investments make up 48.97% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Cash Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_001_QDSDec2015_Cash.csv.

Notes

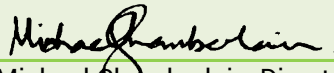
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ Part of the Cash Fund portfolio is invested in the ETF of Smartshares (NZC).
The list of investments includes the shares that make up the ETF's investments.

SuperLife: Cash Fund

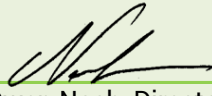
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ Bonds Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Bonds Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests on a passive basis in NZ fixed interest assets, to capture the market return available from the NZ "investment-grade" bond market. Investment decisions take into account the interest rate outlook on a 1 to 3 year time frame and returns should be measured over a 3 to 5 year period.

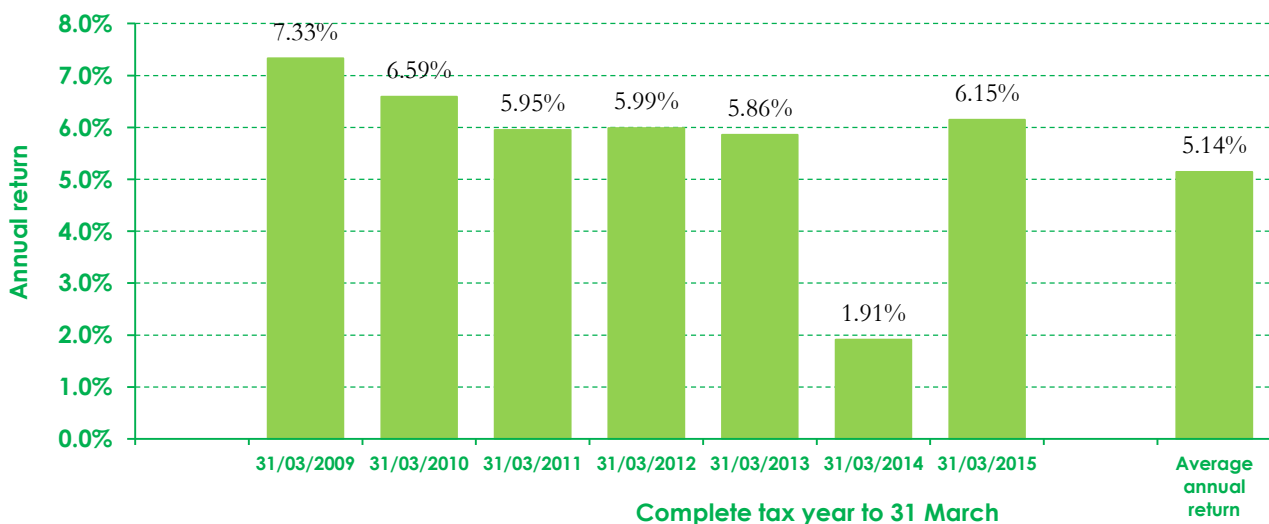
Total value of the fund:	\$26,712,719
Number of members in the fund:	4,397
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	3.94%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ Bonds Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.60% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.54%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

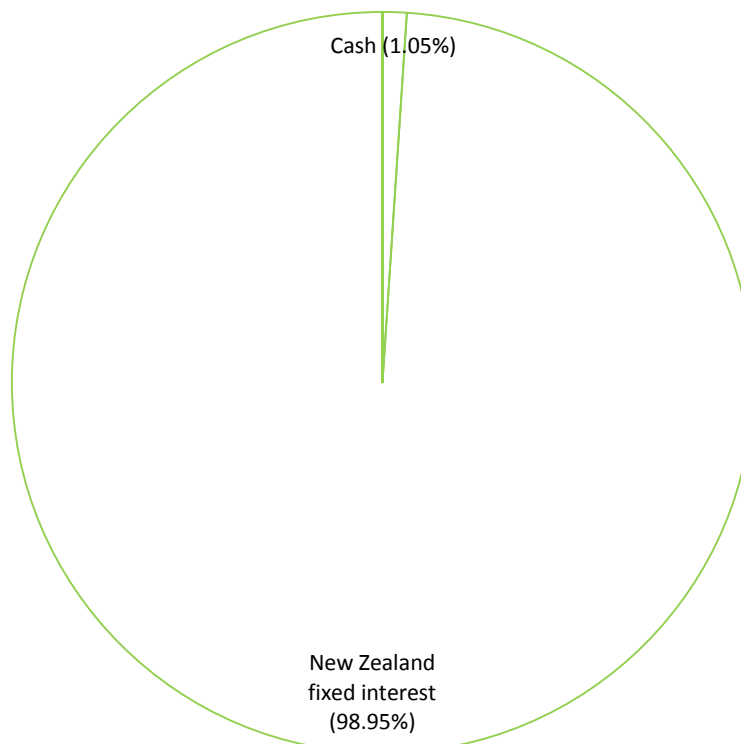
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$394.00 (that's 3.94% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$361.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ Bonds Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	100.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Nikko AM Wholesale NZ Bond Fund	7.06%	Fund	New Zealand	n/a
2	Bank of New Zealand (BNZ353)	4.94%	New Zealand Fixed Interest	New Zealand	AA-
3	Rabobank FRN (RX0001)	4.77%	New Zealand Fixed Interest	New Zealand	BBB-
4	Spark Finance Ltd (TRA003)	4.72%	New Zealand Fixed Interest	New Zealand	A-
5	New Zealand Government (GB0423)	4.50%	New Zealand Fixed Interest	New Zealand	AA+
6	New Zealand Government (GB0433)	3.97%	New Zealand Fixed Interest	New Zealand	AA+
7	ASB Bank Ltd (ABB034)	3.49%	New Zealand Fixed Interest	New Zealand	AA-
8	Fonterra Cooperative Group Ltd (FCG266)	3.44%	New Zealand Fixed Interest	New Zealand	A-
9	Wellington International Airport (WIA020)	3.22%	New Zealand Fixed Interest	New Zealand	BBB+
10	ANZ New Zealand (ANZ024)	3.15%	New Zealand Fixed Interest	New Zealand	AA-

The top 10 investments make up 43.26% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ Bonds Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_002_QDSDec2015_NZ_Bonds.csv.

Notes

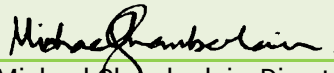
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ Part of the NZ Bonds Fund portfolio is invested in the ETF of Smartshares (NZB).
The list of investments includes the shares that make up the ETF's investments.

SuperLife: NZ Bonds Fund

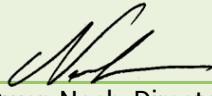
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

6 Overseas Bonds Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Bonds Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests on a passive index basis in fixed interest assets of the governments of the overseas developed countries, with the foreign currency exposure hedged to NZ dollars. Returns should be measured over a 3 to 5 year period.

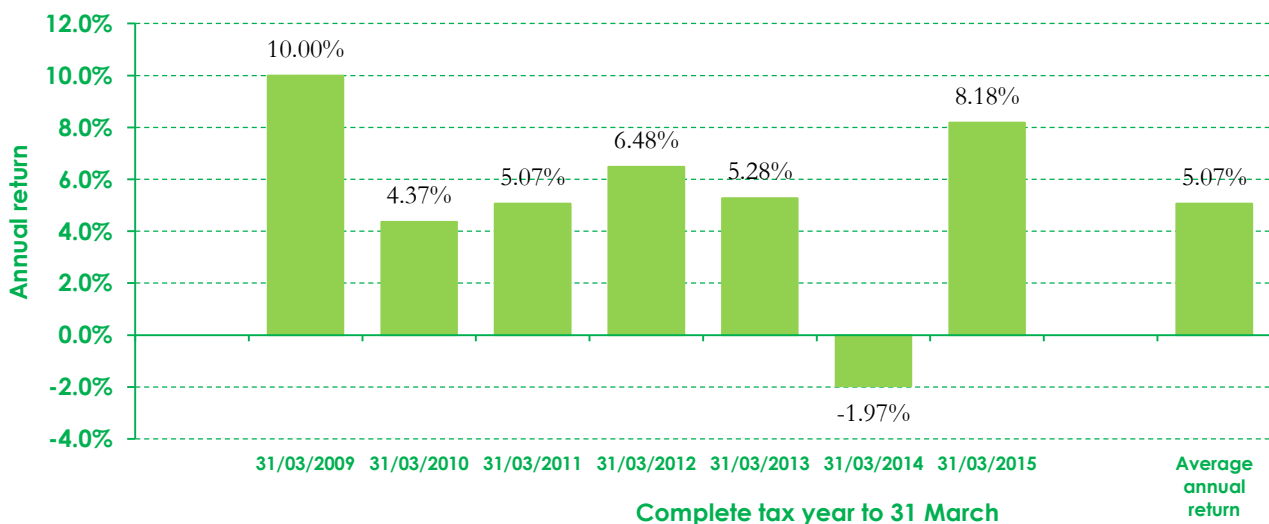
Total value of the fund:	\$5,228,678
Number of members in the fund:	3,408
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	1.97%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Overseas Bonds Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.63% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.57%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

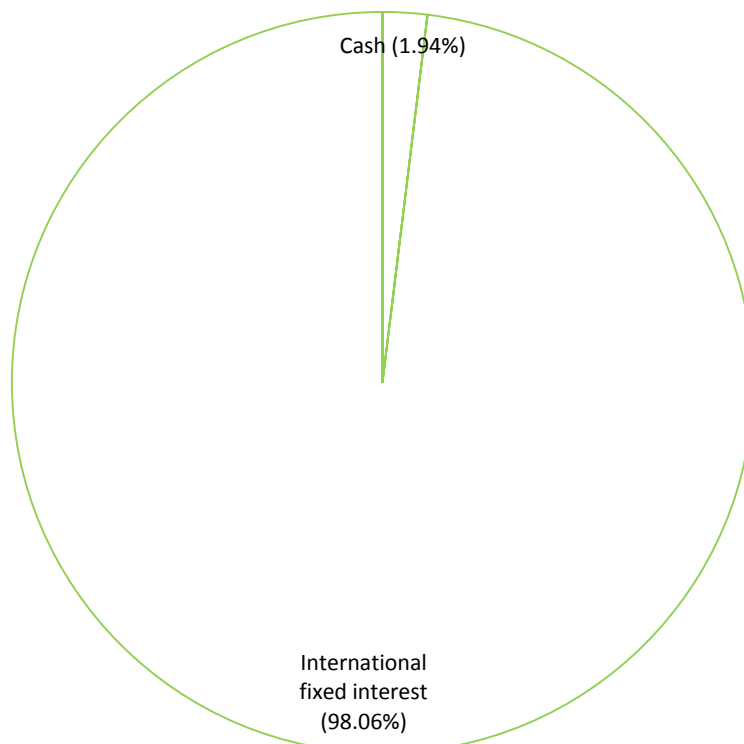
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$197.00 (that's 1.97% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$164.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Overseas Bonds Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	100.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	SSgA Global Fixed Income Trust (SGAGFXI)	7.83%	Fund	Australia	n/a
2	U S Treasury Inflation Protected Bonds (US912828H458)	5.75%	International fixed interest	United States	AAA
3	Fed Home LN BK Disc NT (US313384RL58)	3.70%	International fixed interest	United States	A1+
4	Realkredit Danmark (DK0009287476)	3.30%	International fixed interest	Denmark	AAA
5	Nykredit Realkredit AS (DK0009506107)	3.20%	International fixed interest	Denmark	AAA
6	Italian BTP Bond (IT0005001547)	2.70%	International fixed interest	Italy	BAA
7	France (Govt Of) (FR0011523257)	2.57%	International fixed interest	France	AA
8	Spanish Govt Bd (Bonos Y Oblig) (ES00000124W3)	2.56%	International fixed interest	Spain	BAA+
9	Fed Home LN BK Disc NT (US313384SH38)	2.18%	International fixed interest	United States	A1+
10	Spanish Govt BD (Bonos Y Oblig) (ES00000126B2)	1.75%	International fixed interest	Spain	BAA+

The top 10 investments make up 35.54% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Overseas Bonds Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_003_QDSDec2015_Overseas_Bonds.csv.

Notes

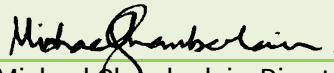
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ Part of the Overseas Bonds Fund portfolio is invested in the ETF of Smartshares (GBF). The list of investments includes the shares that make up the ETF's investments.
- ⁶ Previously known as the "Overseas Government Bonds Fund".

SuperLife: Overseas Bonds Fund

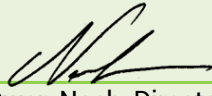
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Overseas Non-government Bonds Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Non-government Bonds Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests on a passive basis in fixed interest assets of the overseas developed countries, using index funds and with the foreign currency exposure hedged to NZ dollars, to capture the market return available from the non-government "investment-grade" bonds. Returns should be measured over a 3 to 5 year period.

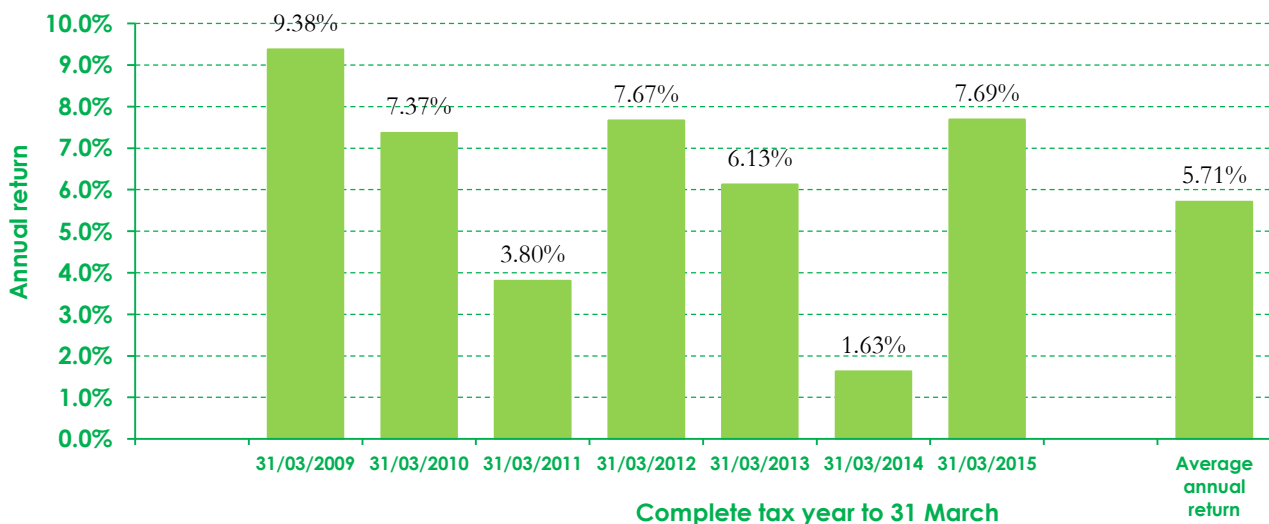
Total value of the fund:	\$15,606,210
Number of members in the fund:	2,084
Date the fund started:	2 October 2007

How has the fund performed?

Annual return: (after deductions for fund fees and tax ¹)	Past year 1.50%
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How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Overseas Non-government Bonds Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.65% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.60%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

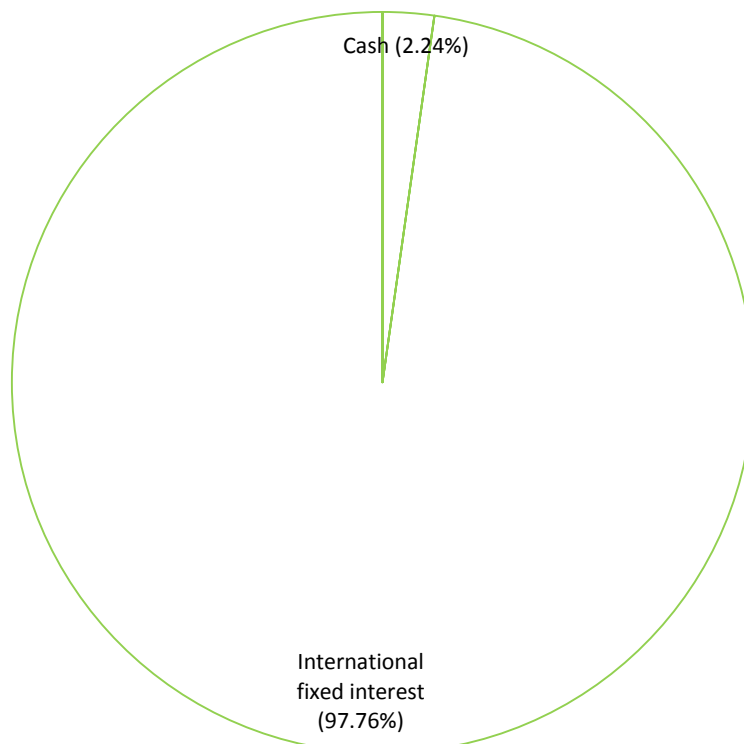
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$150.00 (that's 1.50% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$117.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Overseas Non-government Bonds Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	100.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard International Credit Securities Index Fund (Hedged) (VANICSI)	97.00%	Fund	Australia	n/a
2	Cash deposit (ASB Bank NZ\$)	2.65%	Cash & cash equivalents	New Zealand	n/a
3	Foreign exchange hedging contract	-0.42%	Cash & cash equivalents	Australia	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 99.23% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Overseas Non-government Bonds Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

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www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_004_QDSDec2015_Overseas_Non-Government_Bonds.csv.

Notes

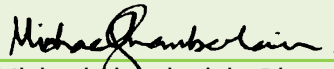
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.

SuperLife: Overseas Non-government Bonds Fund

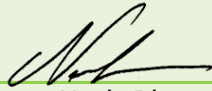
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Property Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Property Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests in a diversified portfolio of listed property securities on the Australasian and global share markets on a passive basis. Investment decisions take into account the investment outlook on a 3 to 5 year time horizon and returns should be measured over a 5 to 7 year period.

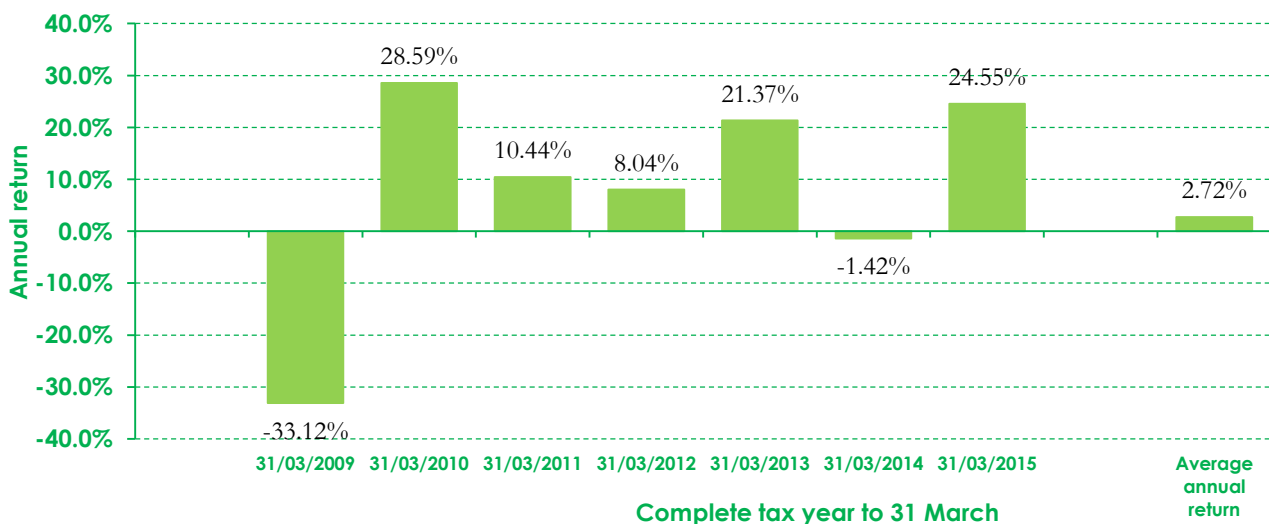
Total value of the fund:	\$11,698,228
Number of members in the fund:	3,060
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	9.28%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Property Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.58%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

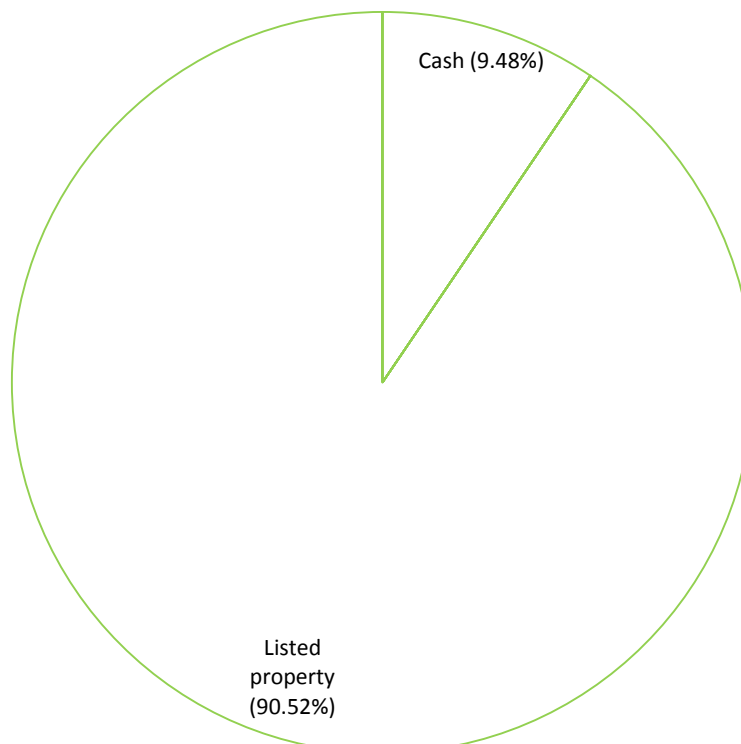
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$926.00 (that's 9.26% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$893.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Property Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	100.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard International Property Securities Fund (hedged) (VAN0019AU)	12.43%	Fund	Australia	n/a
2	Cash deposit (ASB Bank NZ\$) (Cash)	8.19%	Cash & cash equivalents	New Zealand	n/a
3	Precinct Properties New Zealand Limited (PCT)	7.19%	Listed Property	New Zealand	n/a
4	Goodman Property Trust (GMT)	7.06%	Listed Property	New Zealand	n/a
5	Kiwi Property Group (KPG)	6.77%	Listed Property	New Zealand	n/a
6	Argosy Property Limited (ARG)	6.37%	Listed Property	New Zealand	n/a
7	Stride Property Limited (STR)	5.46%	Listed Property	New Zealand	n/a
8	Property For Industry Limited (PFI)	4.95%	Listed Property	New Zealand	n/a
9	Vital Healthcare Property Trust (VHP)	3.38%	Listed Property	New Zealand	n/a
10	Abacus Property Group (ABP)	2.20%	Listed Property	Australia	n/a

The top 10 investments make up 64.00% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Property Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_005_QDSDec2015_Property.csv.

Notes

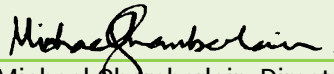
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ Part of the Property portfolio is invested in the ETFs of Smartshares (NZP and ASP).
The list of investments includes the shares that make up the ETFs' investments.

SuperLife: Property Fund

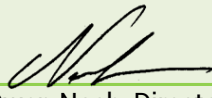
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ Shares Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Shares Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in a diversified portfolio of company shares (typically 15 to 25), listed on the NZX share market. Investment decisions take into account the investment outlook on a 5 to 7 year time horizon and returns should be measured over a 7 to 10 year period.

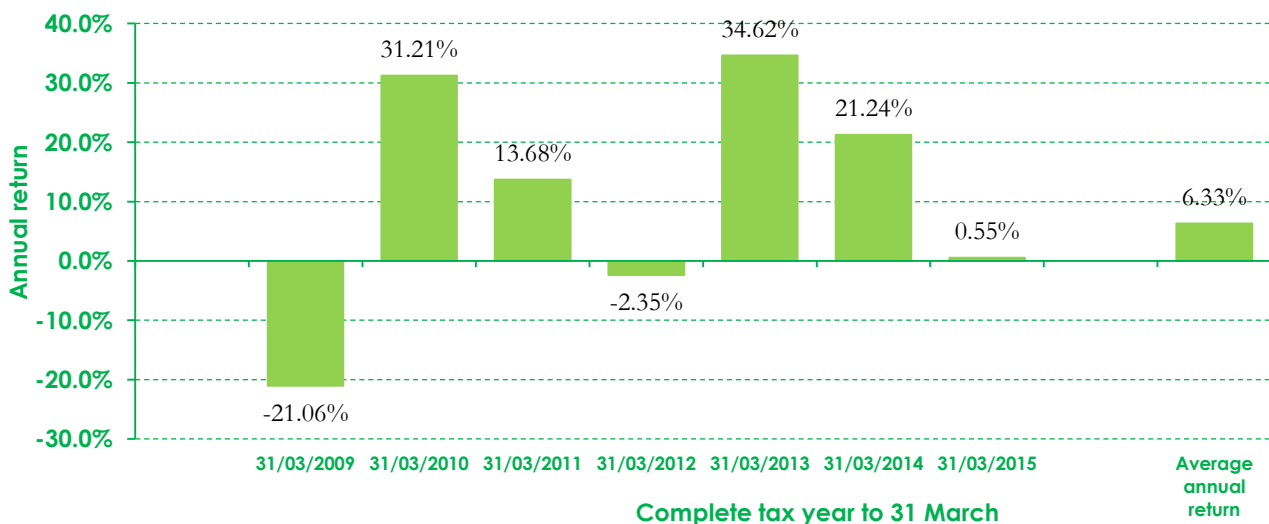
Total value of the fund:	\$13,013,283
Number of members in the fund:	3,390
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	11.19%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ Shares Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.66% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.61%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

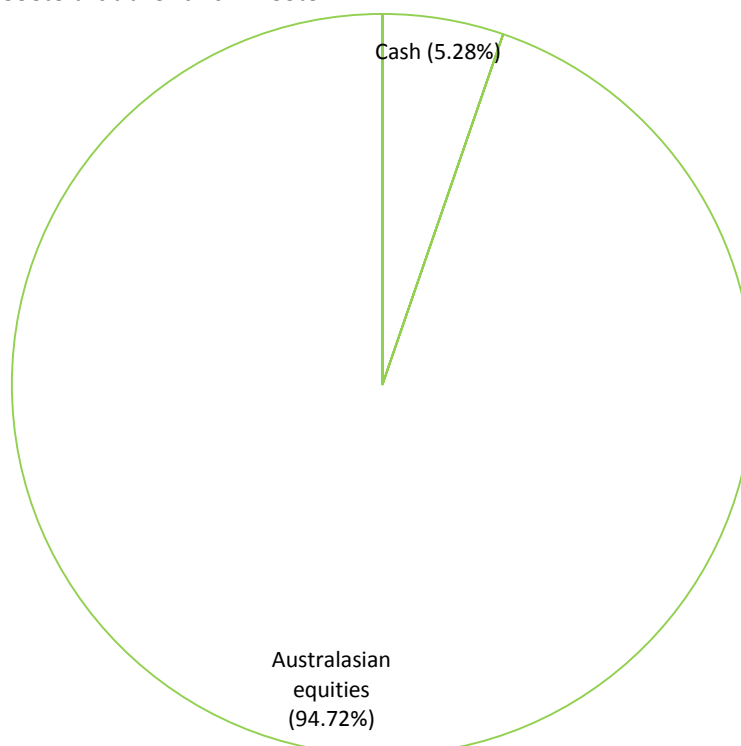
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$1,116.00 (that's 11.16% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,083.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ Shares Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Auckland International Airport Limited (AIA)	5.94%	Australasian Equities	New Zealand	n/a
2	Pacific Edge Limited (PEB)	5.83%	Australasian Equities	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	5.09%	Cash & cash equivalents	New Zealand	n/a
4	Ebos Group Ltd (EBO)	4.79%	Australasian Equities	New Zealand	n/a
5	Fisher And Paykel Healthcare Corporation Limited (FPH)	4.75%	Australasian Equities	New Zealand	n/a
6	Delegat's Group Limited (DGL)	4.46%	Australasian Equities	New Zealand	n/a
7	Nuplex Industries Ltd (NPX)	4.20%	Australasian Equities	New Zealand	n/a
8	Freightways Express Limited (FRE)	3.84%	Australasian Equities	New Zealand	n/a
9	Abano Healthcare Group Limited (ABA)	3.41%	Australasian Equities	New Zealand	n/a
10	Hellaby Holdings Limited (HBY)	3.39%	Australasian Equities	New Zealand	n/a

The top 10 investments make up 45.70% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ Shares Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_006_QDSDec2015_NZ_Shares.csv.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ Part of the New Zealand share portfolio is invested in the ETFs of Smartshares (FNZ, DIV, TNZ and MDZ). The list of investments includes the shares that make up the ETFs' investments.

SuperLife: NZ Shares Fund

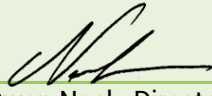
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Australian Shares Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Australian Shares Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in a diversified portfolio of company shares (typically 20 to 30), listed on the ASX while seeking to eliminate half of the NZ:Australian exchange rate movement. Investment decisions take into account the investment outlook on a 5 to 7 year time horizon and returns should be measured over a 7 to 10 year period.

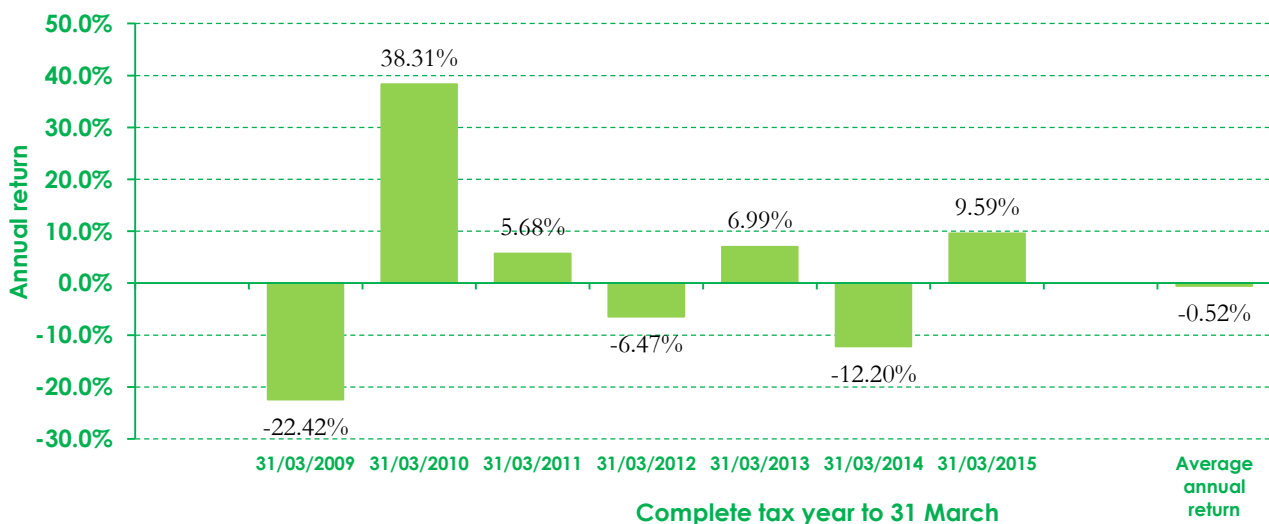
Total value of the fund:	\$12,772,469
Number of members in the fund:	3,151
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	14.92%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Australian Shares Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.62% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.56%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

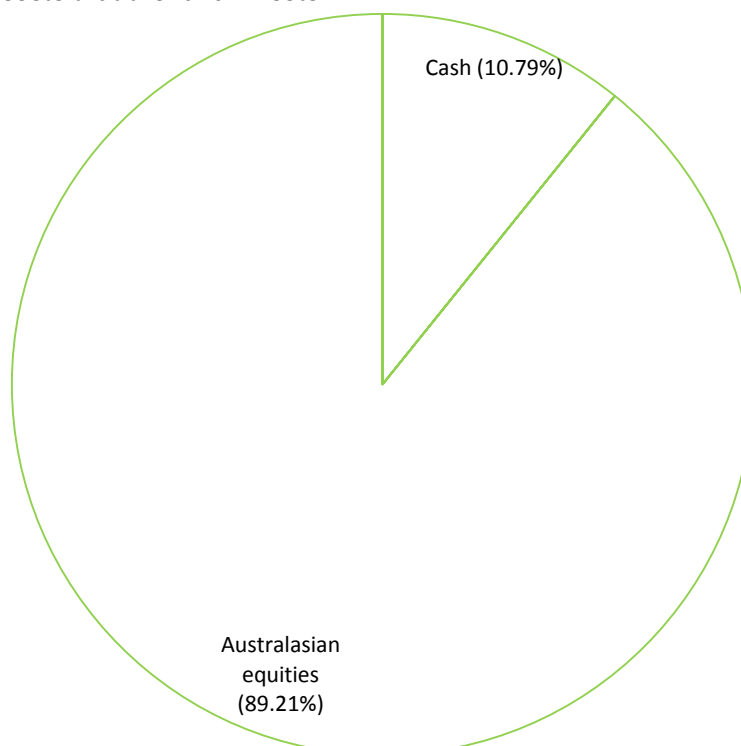
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$1,492.00 (that's 14.92% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,459.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Australian Shares Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash deposit (ASB Bank NZ\$)	9.86%	Cash & cash equivalents	New Zealand	n/a
2	Commonwealth Bank Of Australia (CBA)	9.41%	Australasian Equities	Australia	n/a
3	BHP Billiton Limited (BHP)	8.17%	Australasian Equities	Australia	n/a
4	Westpac Banking Corporation (WBC)	7.58%	Australasian Equities	Australia	n/a
5	ANZ Banking Group Limited (ANZ)	5.63%	Australasian Equities	Australia	n/a
6	National Australia Bank Limited (NAB)	5.62%	Australasian Equities	Australia	n/a
7	Rio Tinto Limited (RIO)	5.07%	Australasian Equities	Australia	n/a
8	Woodside Petroleum Limited (WPL)	4.84%	Australasian Equities	Australia	n/a
9	Telstra Corporation Limited (TLS)	4.70%	Australasian Equities	Australia	n/a
10	Blackmores Limited (BKL)	4.27%	Australasian Equities	Australia	n/a

The top 10 investments make up 65.15% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Australian Shares Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_007_QDSDec2015_Australian_Shares.csv.

Notes

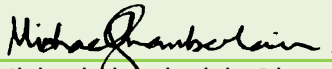
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ Part of the Australian share portfolio is invested in the ETFs of Smartshares (ASD, ASF, ASR, MZY and OZY). The list of investments includes the shares that make up the ETFs' investments.

SuperLife: Australian Shares Fund

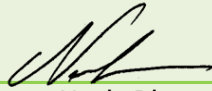
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Overseas Shares Currency Hedged Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Shares Currency Hedged Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests on a passive basis in global (non-Australasian) index share products, with the foreign currency exposure hedged to NZ dollars. Returns should be measured over a 7 to 10 year period.

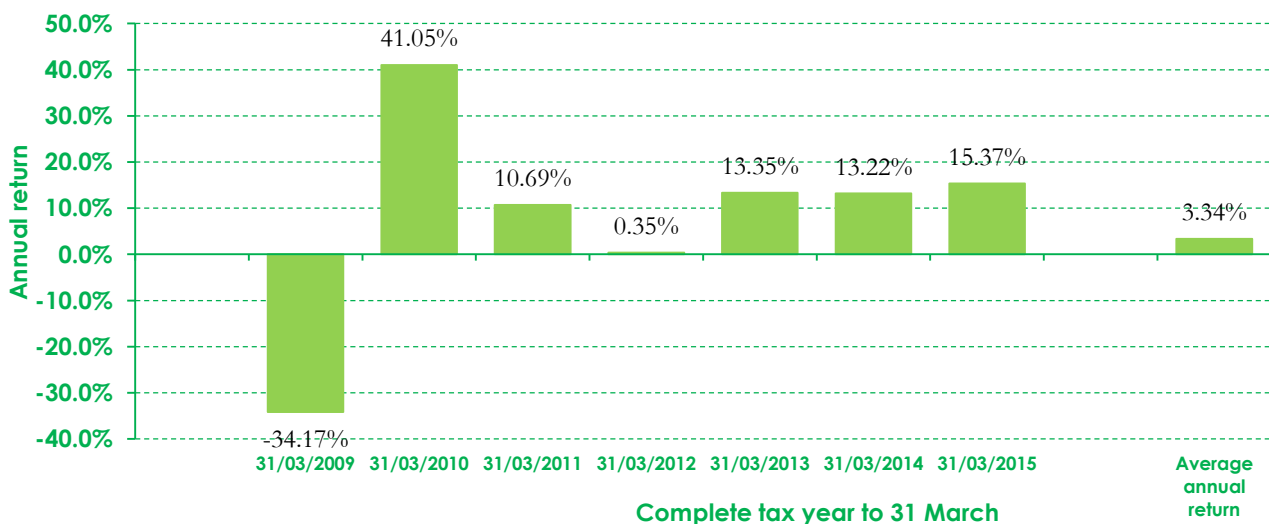
Total value of the fund:	\$12,530,905
Number of members in the fund:	3,030
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	2.62%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Overseas Shares Currency Hedged Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.65% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

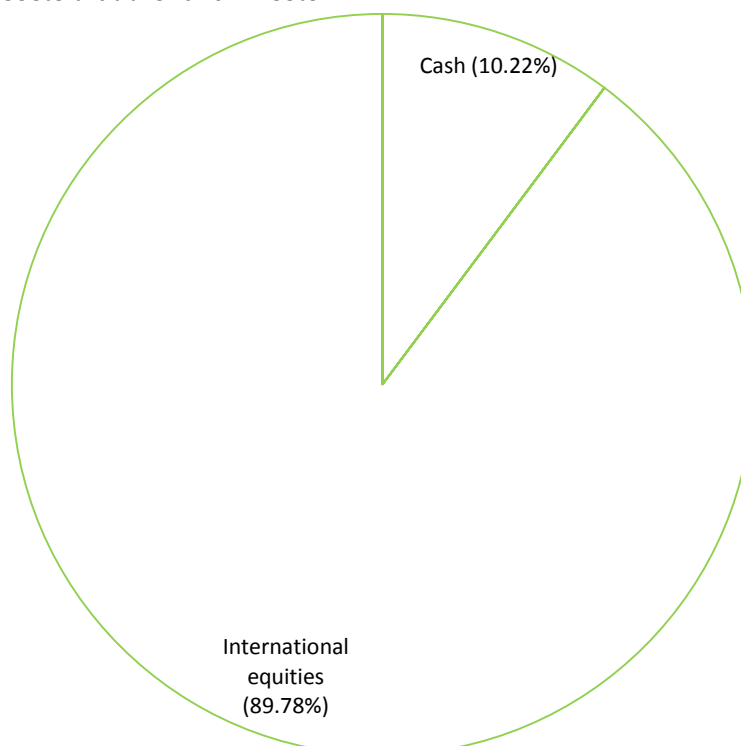
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$262.00 (that's 2.62% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$229.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Overseas Shares Currency Hedged Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Europe ETF (VGK)	22.10%	Fund	New Zealand	n/a
2	Vanguard S&P 500 ETF (VOO)	19.08%	Fund	New Zealand	n/a
3	Vanguard FTSE Pacific ETF (VPL)	10.58%	Fund	New Zealand	n/a
4	Vanguard Growth ETF (VUG)	8.68%	Fund	New Zealand	n/a
5	Vanguard Value ETF (VTV)	8.55%	Fund	New Zealand	n/a
6	Vanguard Total World ETF (VT)	6.79%	Fund	New Zealand	n/a
7	Vanguard Mid Cap ETF (VO)	6.56%	Fund	New Zealand	n/a
8	Vanguard Small Cap ETF (VB)	6.35%	Fund	New Zealand	n/a
9	Cash deposit (ASB Bank NZ\$)	4.68%	Cash & cash equivalents	New Zealand	n/a
10	Foreign exchange hedging contract	1.84%	Cash & cash equivalents	Australia	n/a

The top 10 investments make up 95.21% of the fund.

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Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Overseas Shares Currency Hedged Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_008_QDSDec2015_Overseas_Shares_currency_hedged.csv.

Notes

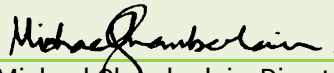
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.
- ⁶ Part of the Overseas shares currency hedged portfolio is invested in the ETFs of Smartshares. The list of investments shows the shares that make up the ETFs' investments.

SuperLife: Overseas Shares Currency Hedged Fund

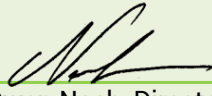
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Overseas Shares (Unhedged) Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Overseas Shares (Unhedged) Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests on a passive basis in global (non-Australasian) index share products and is exposed to the risks of exchange rate movements. Returns should be measured over a 7 to 10 year period.

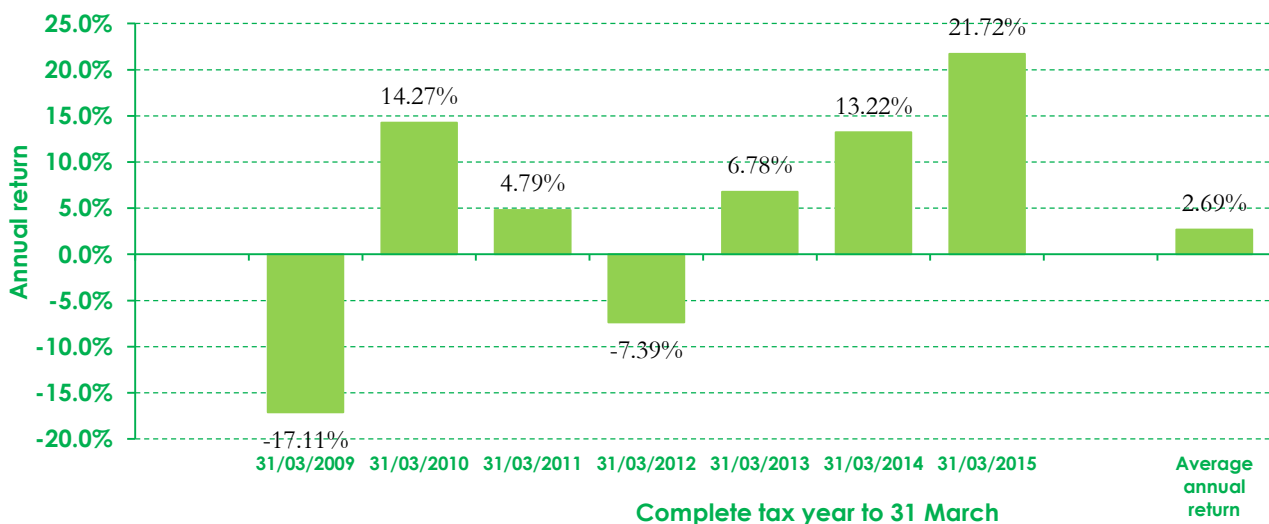
Total value of the fund:	\$15,226,995
Number of members in the fund:	3,030
Date the fund started:	2 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	11.56%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Overseas Shares (Unhedged) Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.61% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.56%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

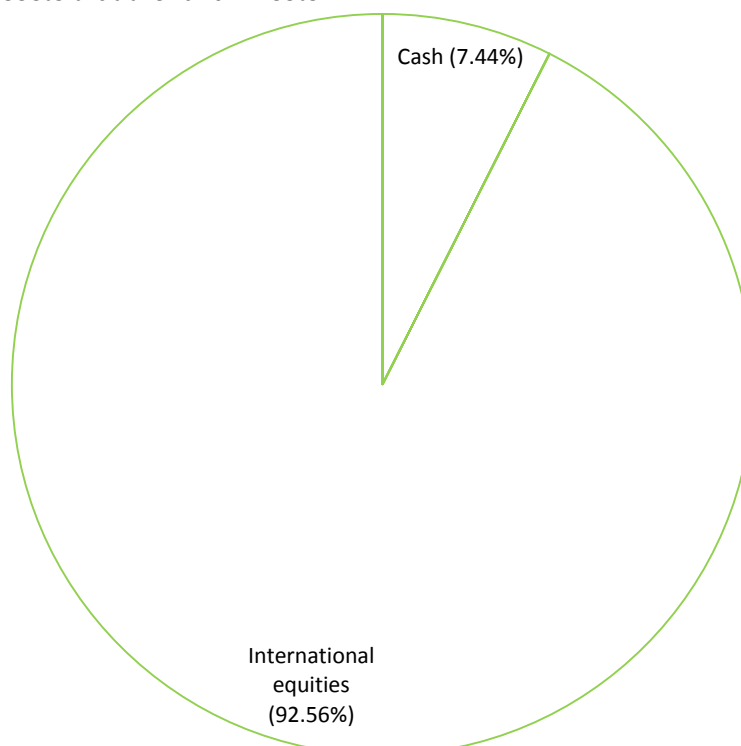
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$1,155.00 (that's 11.55% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,122.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Overseas Shares (Unhedged) Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Europe ETF (VGK)	22.70%	Fund	New Zealand	n/a
2	Vanguard S&P 500 ETF (VOO)	19.59%	Fund	New Zealand	n/a
3	Vanguard FTSE Pacific ETF (VPL)	10.86%	Fund	New Zealand	n/a
4	Vanguard Growth ETF (VUG)	8.91%	Fund	New Zealand	n/a
5	Vanguard Value ETF (VTV)	8.78%	Fund	New Zealand	n/a
6	Vanguard Total World ETF (VT)	6.97%	Fund	New Zealand	n/a
7	Cash deposit (ASB Bank NZ\$)	6.87%	Cash & cash equivalents	New Zealand	n/a
8	Vanguard Mid Cap ETF (VO)	6.74%	Fund	New Zealand	n/a
9	Vanguard Small Cap ETF (VB)	6.52%	Fund	New Zealand	n/a
10					

The top 10 investments make up 97.94% of the fund.

56

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Overseas Shares (Unhedged) Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_009_QDSDec2015_Overseas_Shares_Unhedged.csv.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.
- ⁶ Part of the Overseas shares (unhedged) portfolio is invested in the ETFs of Smartshares. The list of investments shows the shares that make up the ETFs' investments.

SuperLife: Overseas Shares (Unhedged) Fund

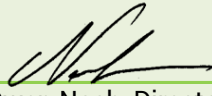
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Emerging Markets Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Emerging Markets Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests on a passive basis in a range of global share products focused on emerging markets and is exposed to the risks of exchange rate movements. Investment decisions take into account the investment outlook on a 5 to 7 year time horizon and returns should be measured over a 7 to 10 year period.

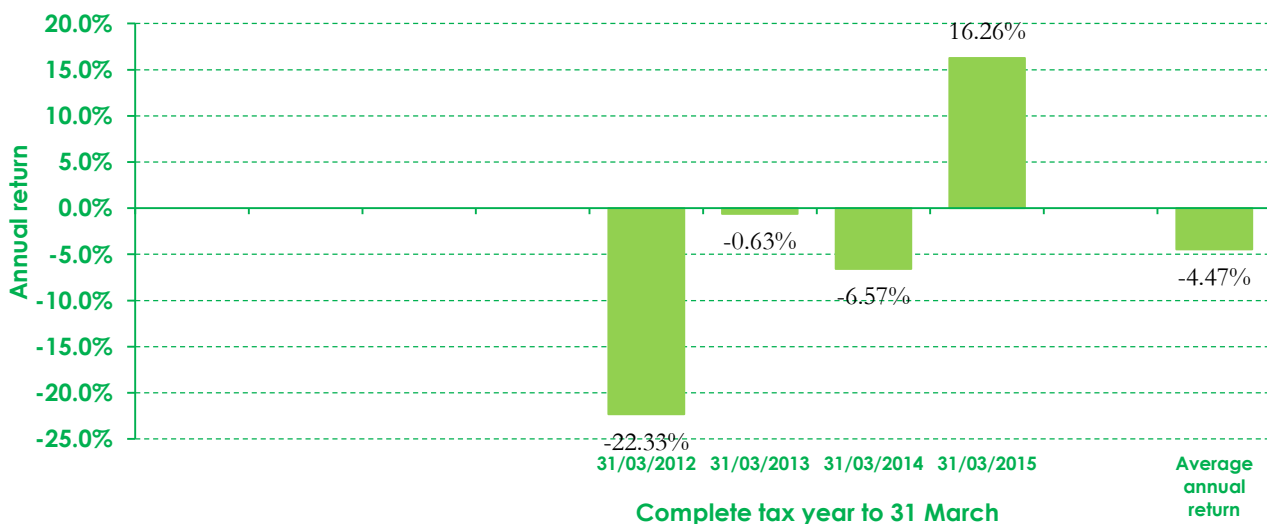
Total value of the fund:	\$7,002,576
Number of members in the fund:	2,397
Date the fund started:	27 January 2011

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	-0.50%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Emerging Markets Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	1.10% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	1.04%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

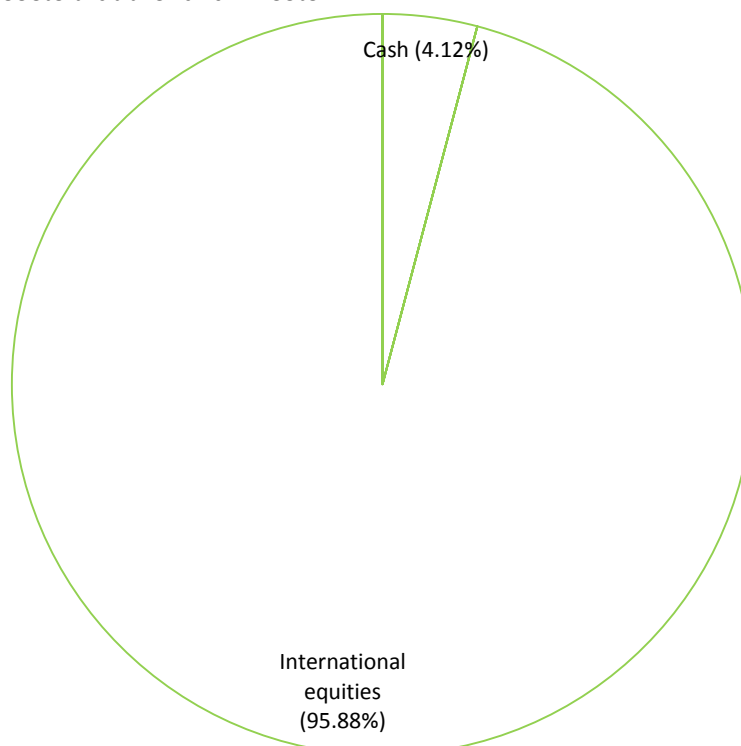
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$47.00 (that's -0.47% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of -\$80.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Emerging Markets Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Emerging Markets ETF (VWO)	52.36%	Fund	New Zealand	n/a
2	PFS Somerset EM Dividend Growth Fund A Accumulation (FPS A)	28.89%	Fund	United Kingdom	n/a
3	PFS Somerset EM Small Cap Fund B Accumulation (FPS B)	6.87%	Fund	United Kingdom	n/a
4	IShares S&P India Nifty 50 Index Fund (INDY)	5.05%	Fund	United States	n/a
5	Cash deposit (ASB Bank NZ\$)	4.01%	Cash & cash equivalents	New Zealand	n/a
6					
7					
8					
9					
10					

The top 10 investments make up 97.18% of the fund.

56

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Emerging Markets Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_010_QDSDec2015_Emerging_market.csv.

Notes

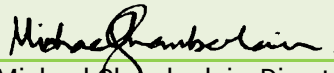
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- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.
- ⁶ Part of the Emerging markets share portfolio is invested in the ETFs of Smartshares. The list of investments shows the shares that make up the ETFs' investments.

SuperLife: Emerging Markets Fund

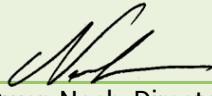
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

SuperLife Income Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife Income Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests in the three fixed interest Sector Funds and the Cash Fund, reflecting our view of the risk and return outlook of the NZ and global fixed interest markets. Investment decisions take into account the investment and interest rate outlook on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

Total value of the fund:	\$63,459,874
Number of members in the fund:	14,446
Date the fund started:	13 September 2013

How has the fund performed?

	Past year
Annual return:	2.46%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: SuperLife Income Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.62% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.57%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

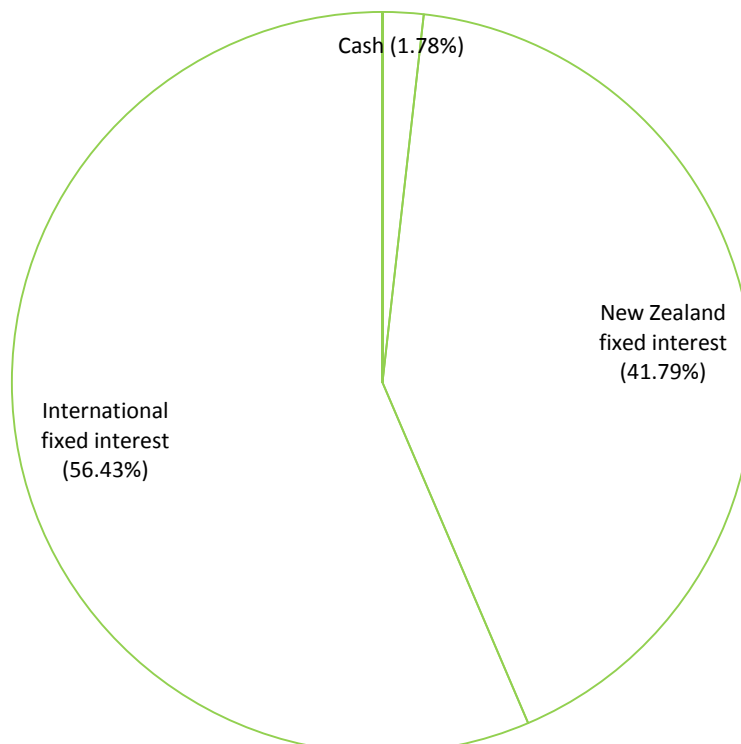
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$246.00 (that's 2.46% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$213.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: SuperLife Income Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	50.00%
International fixed interest	50.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard International Credit Securities Index Fund (Hedged)	9.50%	Fund	Australia	n/a
2	SSgA Global Fixed Income Trust	3.65%	Fund	Australia	n/a
3	Nikko AM Wholesale NZ Bond Fund	2.95%	Fund	New Zealand	n/a
4	U S Treasury Inflation Protected Bonds	2.68%	International fixed interest	United States	AAA
5	Bank of New Zealand	2.06%	New Zealand Fixed Interest	New Zealand	AA-
6	Rabobank FRN	1.99%	New Zealand Fixed Interest	New Zealand	BBB-
7	Spark Finance Ltd	1.97%	New Zealand Fixed Interest	New Zealand	A-
8	New Zealand Government	1.88%	New Zealand Fixed Interest	New Zealand	AA+
9	Fed Home Loan Bank Discount Notes	1.73%	International fixed interest	United States	A1+
10	New Zealand Government	1.66%	New Zealand Fixed Interest	New Zealand	AA+

The top 10 investments make up 30.07% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: SuperLife Income Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_011_QDSDec2015_SuperLife_Income.csv.

Notes

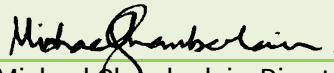
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.

SuperLife: SuperLife Income Fund

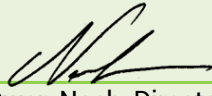
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

SuperLife 30 Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife 30 Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests in the ten Sector Funds and targets to have, over the long term, 30% of its assets in the property and share Funds and 70% of its assets in the cash and bond Funds. Decisions are based on our view of the investment and economic outlook of the different sectors, on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

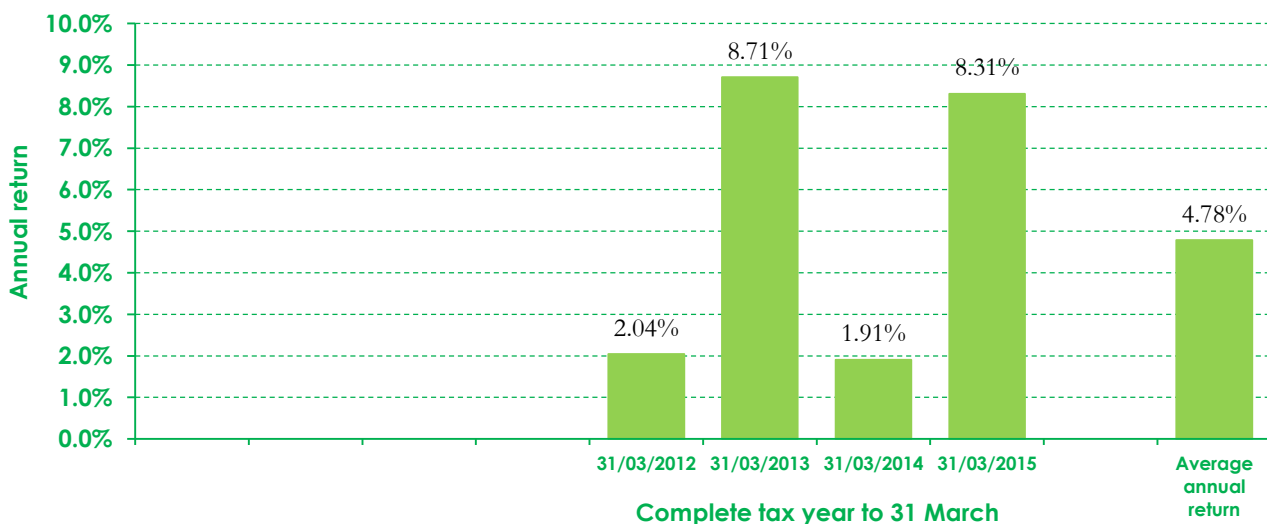
Total value of the fund:	\$3,367,564
Number of members in the fund:	143
Date the fund started:	11 October 2010

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	4.34%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: SuperLife 30 Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

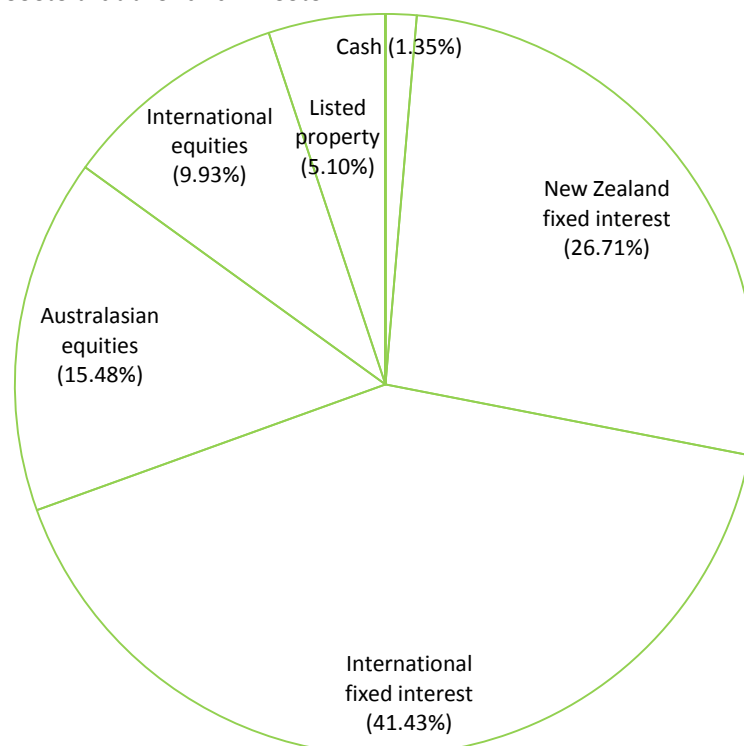
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$433.00 (that's 4.33% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$400.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: SuperLife 30 Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	32.50%
International fixed interest	32.50%
Australasian equities	12.50%
International equities	12.50%
Listed property	5.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard International Credit Securities Index Fund (Hedged)	12.81%	Fund	Australia	n/a
2	SSgA Global Fixed Income Trust	2.21%	Fund	Australia	n/a
3	Nikko AM Wholesale NZ Bond Fund	1.88%	Fund	New Zealand	n/a
4	U S Treasury Inflation Protected Bond	1.62%	International fixed interest	United States	AAA
5	Vanguard FTSE Emerging Markets ETF	1.39%	Fund	New Zealand	n/a
6	Bank of New Zealand	1.32%	New Zealand Fixed Interest	New Zealand	AA-
7	Rabobank FRN	1.27%	New Zealand Fixed Interest	New Zealand	BBB-
8	Spark Finance Ltd	1.26%	New Zealand Fixed Interest	New Zealand	A-
9	Vanguard FTSE Europe ETF	1.21%	Fund	New Zealand	n/a
10	New Zealand Government	1.20%	New Zealand Fixed Interest	New Zealand	AA+

The top 10 investments make up 26.17% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: SuperLife 30 Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_012_QDSDec2015_SuperLife_30.csv.

Notes

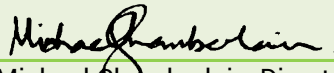
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ Part of the SuperLife30 share portfolio is invested in the ETFs of Smartshares. The list of investments shows the shares that make up the ETFs' investments.

SuperLife: SuperLife 30 Fund

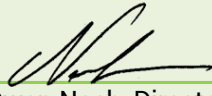
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

SuperLife 60 Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife 60 Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests in the ten Sector Funds and targets to have, over the long term, 60% of its assets in the property and share Funds and 40% of its assets in the cash and bond Funds. Decisions are based on our view of the investment and economic outlook of the different sectors, on a 3 to 5 year time horizon and returns should be measured over a 5 to 7 year period.

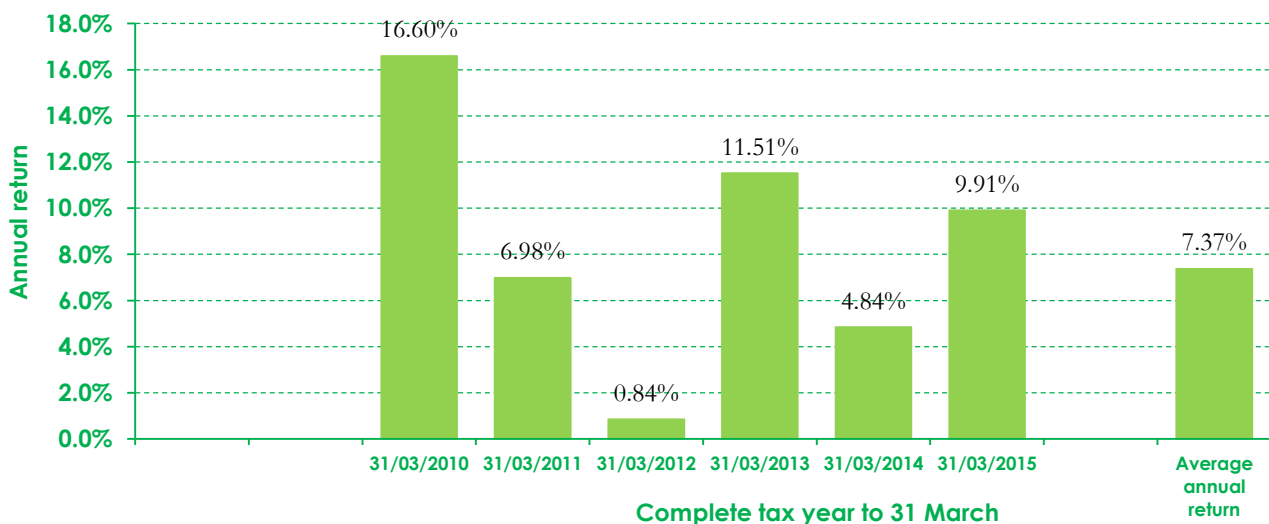
Total value of the fund:	\$13,950,763
Number of members in the fund:	595
Date the fund started:	20 February 2009

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	6.06%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: SuperLife 60 Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.65% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.60%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

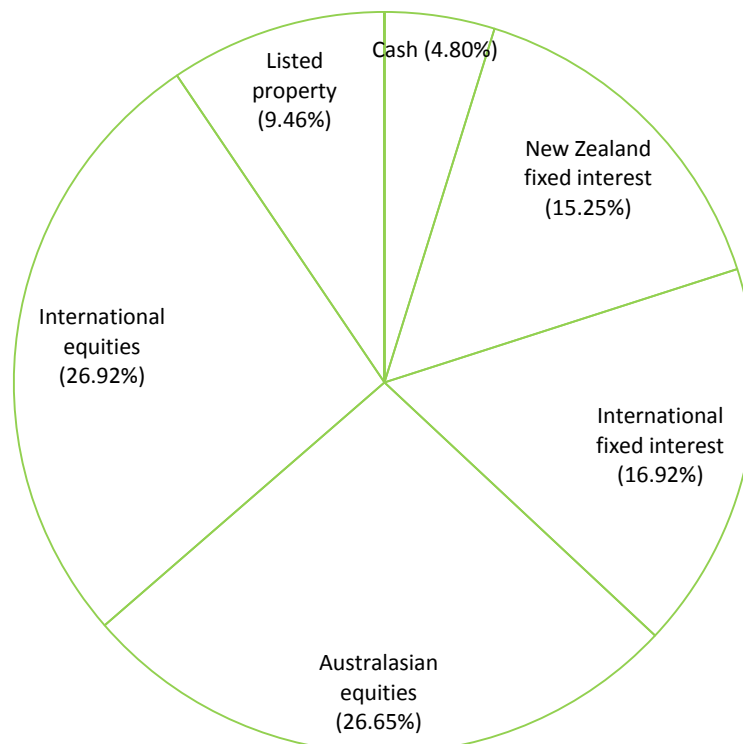
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$605.00 (that's 6.05% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$572.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: SuperLife 60 Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	17.50%
International fixed interest	17.50%
Australasian equities	12.50%
International equities	37.50%
Listed property	10.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Europe ETF	4.03%	Fund	New Zealand	n/a
2	Vanguard International Credit Securities Index Fund (Hedged)	3.68%	Fund	Australia	n/a
3	Vanguard S&P 500 ETF	3.48%	Fund	New Zealand	n/a
4	Vanguard FTSE Pacific ETF	1.93%	Fund	New Zealand	n/a
5	Vanguard FTSE Emerging Markets ETF	1.92%	Fund	New Zealand	n/a
6	Vanguard Growth ETF	1.58%	Fund	New Zealand	n/a
7	Vanguard Value ETF	1.56%	Fund	New Zealand	n/a
8	Vanguard Total World ETF	1.24%	Fund	New Zealand	n/a
9	Vanguard FTSE Europe ETF	1.21%	Fund	New Zealand	n/a
10	Vanguard Mid Cap ETF	1.20%	Fund	New Zealand	n/a

The top 10 investments make up 21.83% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: SuperLife 60 Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_013_QDSDec2015_SuperLife_60.csv.

Notes

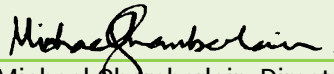
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ Part of the SuperLife60 share portfolio is invested in the ETFs of Smartshares. The list of investments shows the shares that make up the ETFs' investments.

SuperLife: SuperLife 60 Fund

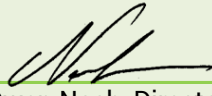
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

SuperLife 80 Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife 80 Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests in the ten Sector Funds and targets to have, over the long term, 80% of its assets in the property and share Funds and 20% of its assets in the cash and bond Funds. Decisions are based on our view of the investment and economic outlook of the different sectors, on a 5 to 7 year time horizon and returns should be measured over a 7 to 10 year period.

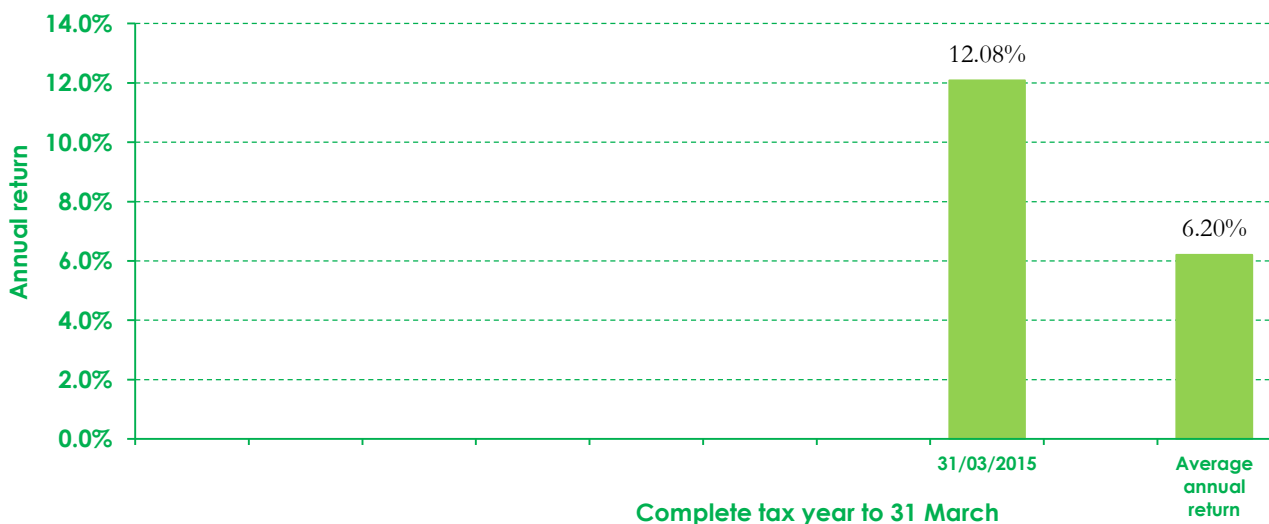
Total value of the fund:	\$4,443,846
Number of members in the fund:	220
Date the fund started:	13 September 2013

How has the fund performed?

	Past year
Annual return:	7.40%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: SuperLife 80 Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.68% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.62%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

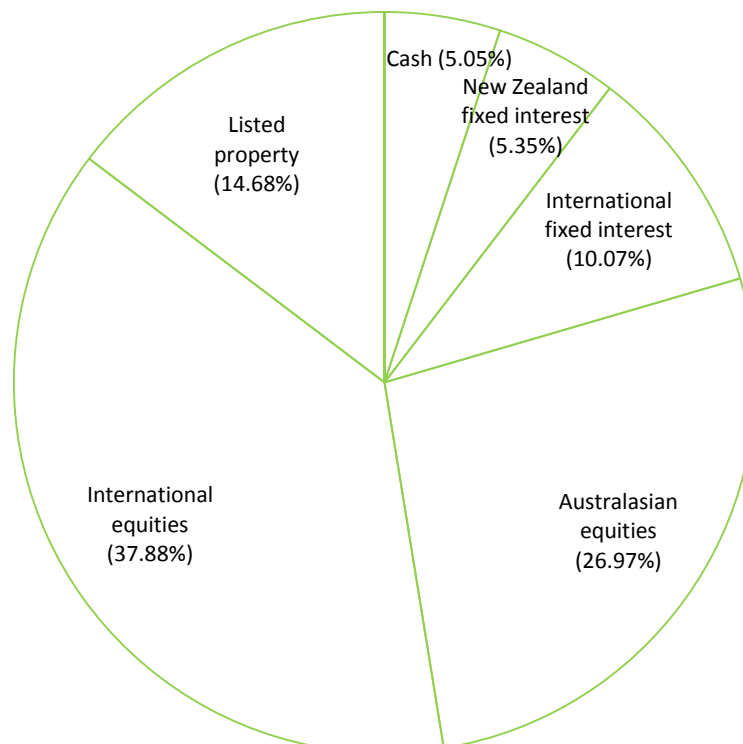
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$740.00 (that's 7.40% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$707.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: SuperLife 80 Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	7.50%
International fixed interest	7.50%
Australasian equities	20.00%
International equities	45.00%
Listed property	15.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Europe ETF	4.20%	Fund	New Zealand	n/a
2	Vanguard S&P 500 ETF	3.63%	Fund	New Zealand	n/a
3	Vanguard FTSE Emerging Markets ETF	3.51%	Fund	New Zealand	n/a
4	Vanguard FTSE Europe ETF	2.87%	Fund	New Zealand	n/a
5	Vanguard S&P 500 ETF	2.48%	Fund	New Zealand	n/a
6	Vanguard International Credit Securities Index Fund (Hedged)	2.12%	Fund	Australia	n/a
7	Vanguard FTSE Pacific ETF	2.01%	Fund	New Zealand	n/a
8	PFS Somerset EM Dividend Growth Fund A Accumulation	1.94%	Fund	United Kingdom	n/a
9	Vanguard International Property Securities Fund (hedged)	1.82%	Fund	Australia	n/a
10	Vanguard Growth ETF	1.65%	Fund	New Zealand	n/a

The top 10 investments make up 26.23% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: SuperLife 80 Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_014_QDSDec2015_SuperLife_80.csv.

Notes

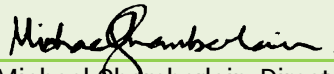
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ Part of the SuperLife80 share portfolio is invested in the ETFs of Smartshares. The list of investments shows the shares that make up the ETFs' investments.

SuperLife: SuperLife 80 Fund

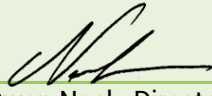
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

⁶ SuperLife 100 Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife SuperLife 100 Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests in the property and share Sector Funds and the Cash Fund, based on our view of the risk and return outlook of the Australasian and global property and share markets. Investment decisions take into account the investment and economic outlook on a 3 to 5 year time horizon and returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$196,824,615
Number of members in the fund:	18,064
Date the fund started:	13 September 2013

How has the fund performed?

	Past year
Annual return:	7.56%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: SuperLife 100 Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.71% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.65%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

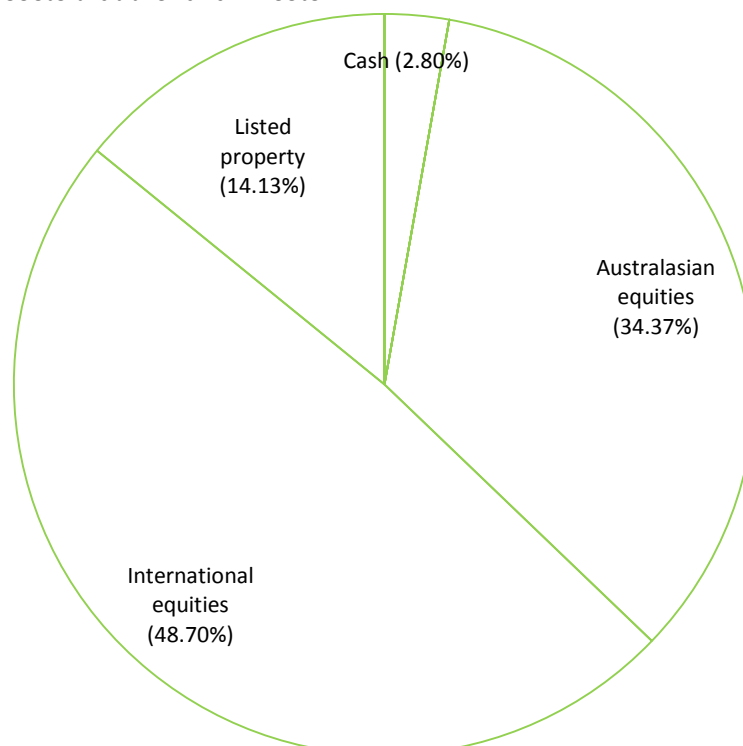
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$756.00 (that's 7.56% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$723.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: SuperLife 100 Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	30.00%
International equities	55.00%
Listed property	15.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Emerging Markets ETF	6.61%	Fund	New Zealand	n/a
2	Vanguard FTSE Europe ETF	5.12%	Fund	New Zealand	n/a
3	Vanguard S&P 500 ETF	4.42%	Fund	New Zealand	n/a
4	PFS Somerset EM Dividend Growth Fund A Accumulation	3.64%	Fund	United Kingdom	n/a
5	Vanguard FTSE Europe ETF	3.06%	Fund	New Zealand	n/a
6	Vanguard S&P 500 ETF	2.64%	Fund	New Zealand	n/a
7	Vanguard FTSE Pacific ETF	2.45%	Fund	New Zealand	n/a
8	Vanguard Growth ETF	2.01%	Fund	New Zealand	n/a
9	Vanguard Value ETF	1.98%	Fund	New Zealand	n/a
10	Cash deposit (ASB Bank NZ\$)	1.78%	Cash & cash equivalents	New Zealand	n/a

The top 10 investments make up 33.71% of the fund.

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Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: SuperLife 100 Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_015_QDSDec2015_SuperLife_100.csv.

Notes


- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ Part of the SuperLife100 share portfolio is invested in the ETFs of Smartshares. The list of investments shows the shares that make up the ETFs' investments.
- ⁶ Previously known as the "SuperLife Growth Fund".

SuperLife: SuperLife 100 Fund

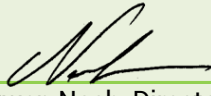
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Ethica Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Ethica Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests ethically (to avoid investments in the areas of pornography, gambling, tobacco, alcohol, armaments and fossil fuel extraction) targeting, over the long term, to have 60% of its assets in property and shares and 40% in cash and bonds. Decisions are based on our view of each sector's outlook on a 3 to 5 year time horizon and returns should be measured over a 5 to 7 year period.

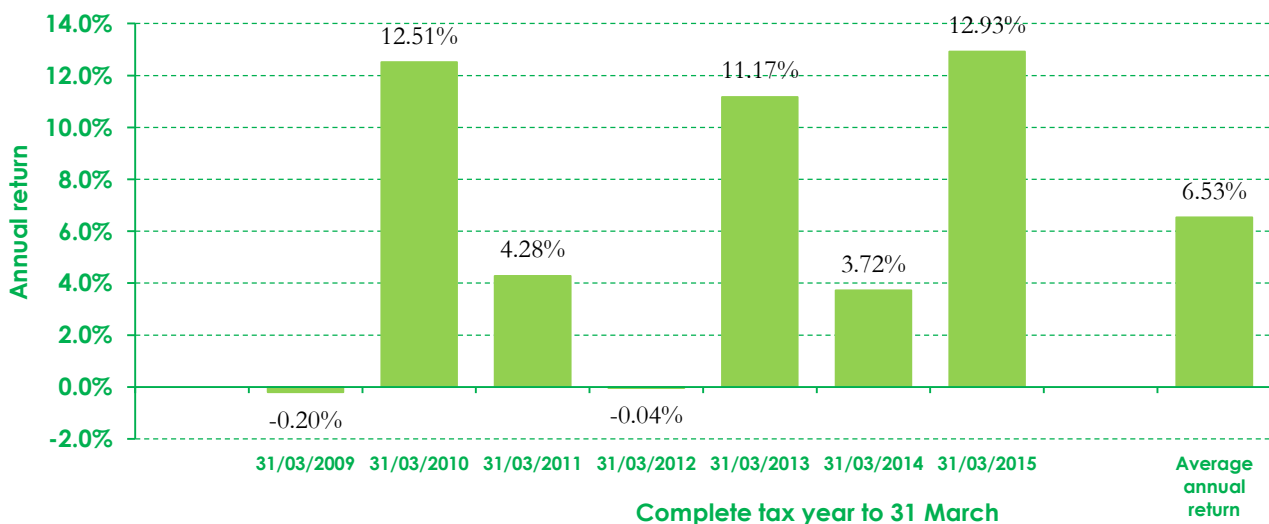
Total value of the fund:	\$12,406,942
Number of members in the fund:	937
Date the fund started:	29 January 2008

How has the fund performed?

Annual return: (after deductions for fund fees and tax ¹)	Past year 11.64%
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How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Ethica Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.72% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.67%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$1,162.00 (that's 11.62% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$1,129.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Ethica Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	17.50%
International fixed interest	17.50%
Australasian equities	20.00%
International equities	30.00%
Listed property	10.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash deposit (ASB Bank NZ\$)	13.55%	Cash & cash equivalents	New Zealand	n/a
2	ASB Bank Limited (ABB030)	2.62%	New Zealand Fixed Interest	New Zealand	BBB+
3	Powerco Limited (PWC090)	2.44%	New Zealand Fixed Interest	New Zealand	BBB
4	Bank of New Zealand (BNZ090)	2.33%	New Zealand Fixed Interest	New Zealand	BBB+
5	Mighty River Power Limited (MRP010)	2.26%	New Zealand Fixed Interest	New Zealand	BBB+
6	Nufarm Finance (NZ) Limited (NFNG)	2.24%	International Fixed Interest	Australia	n/a
7	Christchurch International Airport Limited (CIA002)	2.21%	New Zealand Fixed Interest	New Zealand	BBB+
8	Sky Television (SKT020)	2.01%	New Zealand Fixed Interest	New Zealand	BBB
9	Kiwibank Limited (KIW030)	2.00%	New Zealand Fixed Interest	New Zealand	BBB+
10	Infratil Limited (IFT210)	1.86%	New Zealand Fixed Interest	New Zealand	n/a

The top 10 investments make up 33.52% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Ethica Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_016_QDSDec2015_Ethica.csv.

Notes

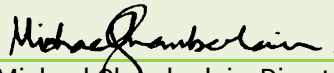
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

SuperLife: Ethica Fund

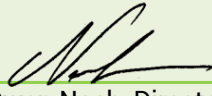
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Gemino Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife Gemino Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests in a concentrated portfolio of shares in companies (10 to 20) each of which we think have the potential to double in value on a 1 to 3 year time horizon. It is high risk, as an individual company could also reduce to zero value and returns should be measured over a 7 to 10 year period.

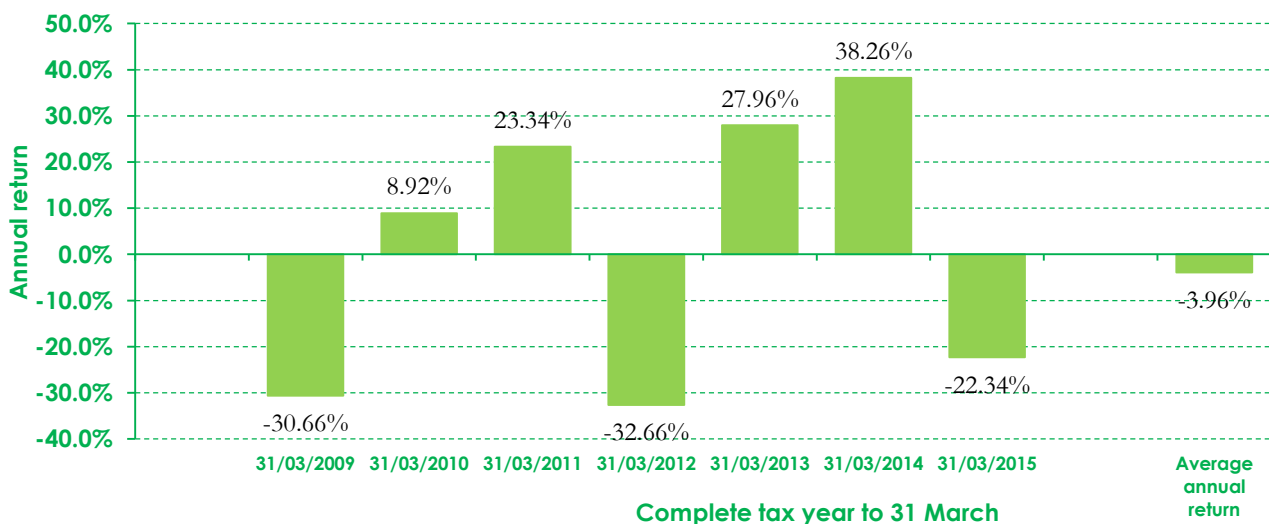
Total value of the fund:	\$3,759,778
Number of members in the fund:	528
Date the fund started:	3 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	-10.46%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Gemino Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.91% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.85%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

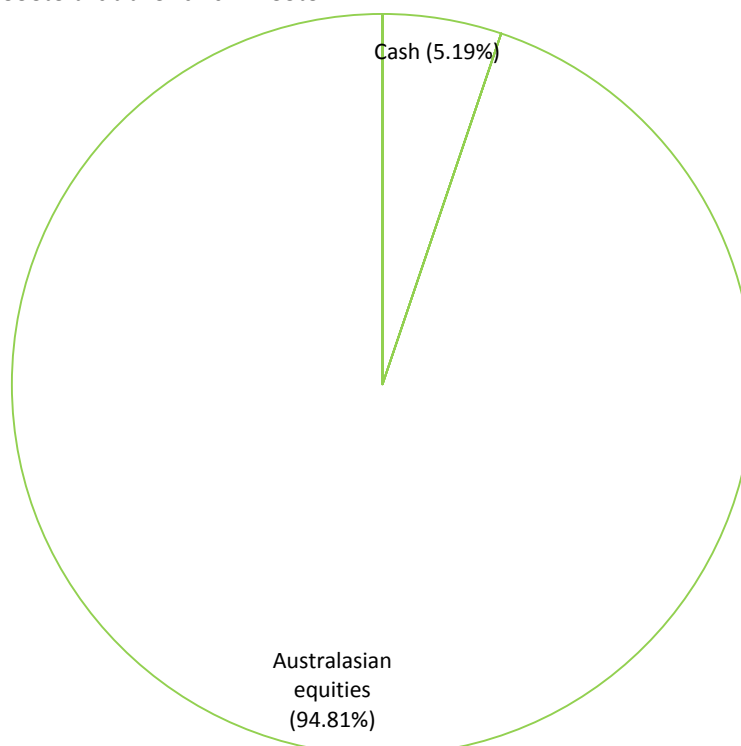
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$1,046.00 (that's -10.46% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of -\$1,079.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Gemino Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	70.00%
International equities	30.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Pacific Edge Limited (PEB)	26.44%	Australasian Equities	New Zealand	n/a
2	Wellington Drive Technologies Limited (WDTPA)	14.61%	Australasian Equities	New Zealand	n/a
3	Sirtex Medical Limited (SRX)	9.11%	Australasian Equities	Australia	n/a
4	Wellington Drive Technologies Limited (WDT)	6.93%	Australasian Equities	New Zealand	n/a
5	BLIS Technologies Limited (BLT)	5.80%	Australasian Equities	New Zealand	n/a
6	Rakon Limited (RAK)	5.59%	Australasian Equities	New Zealand	n/a
7	Cash deposit (ASB Bank NZ\$)	5.38%	Cash & cash equivalents	New Zealand	n/a
8	Abano Healthcare Group Limited (ABA)	3.99%	Australasian Equities	New Zealand	n/a
9	Airwork Holdings Limited (AWK)	3.60%	Australasian Equities	New Zealand	n/a
10	Automotive Holdings Group Ltd. (AHG)	3.32%	Australasian Equities	Australia	n/a

The top 10 investments make up 84.77% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Geminio Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_017_QDSDec2015_Gemino.csv.

Notes


- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

SuperLife: Geminio Fund

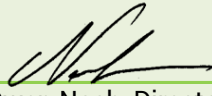
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

UK Cash Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife UK Cash Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the cash and cash equivalent investments, primarily denominated in UK pounds. Returns should be measured over a 1 to 2 year period.

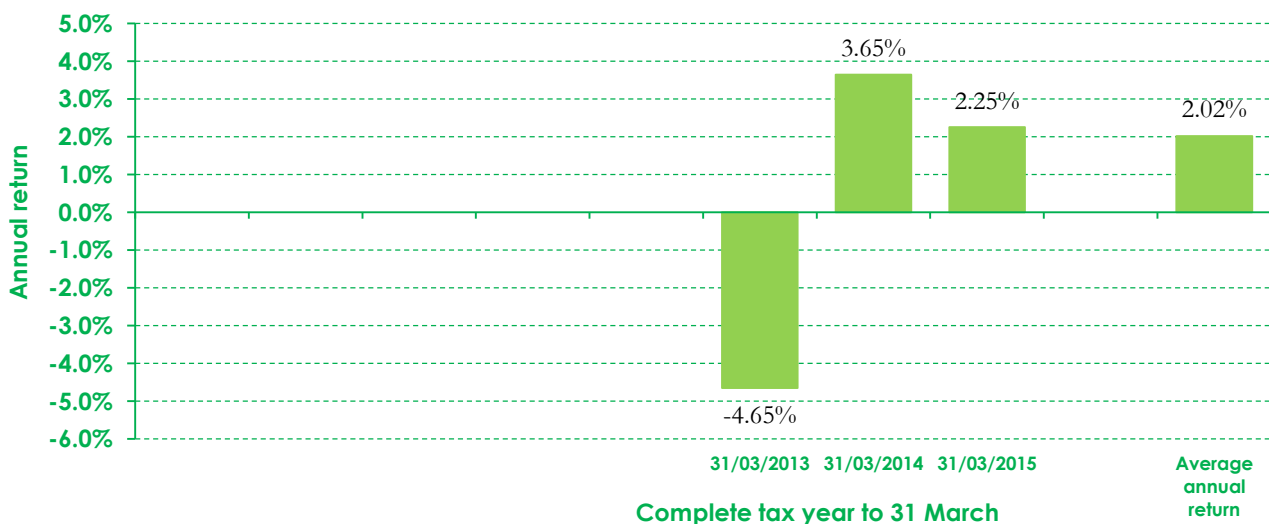
Total value of the fund:	\$169,799
Number of members in the fund:	44
Date the fund started:	23 March 2012

How has the fund performed?

	Past year
Annual return:	8.18%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: UK Cash Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.57% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.52%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$818.00 (that's 8.18% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$785.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: UK Cash Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	100.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash deposit (ASB Bank PDS)	102.24%	Cash & cash equivalents	New Zealand	n/a
2	Cash deposit (ASB Bank NZ\$)	0.58%	Cash & cash equivalents	New Zealand	n/a
3					
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 102.82% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: UK Cash Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_018_QDSDec2015_UK_Cash.csv.

Notes

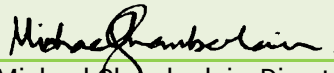
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.
- ⁵ In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is different to the net asset value.

SuperLife: UK Cash Fund

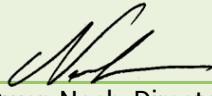
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

UK Shares/Property Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife UK Shares/Property Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in listed securities in the global share and property markets, from the perspective of an investor who will measure returns in UK pound terms. Investment decisions are based on our view of the UK and global investment and economic outlook on a 3 to 5 year time horizon and returns should be measured over a 7 to 10 year period.

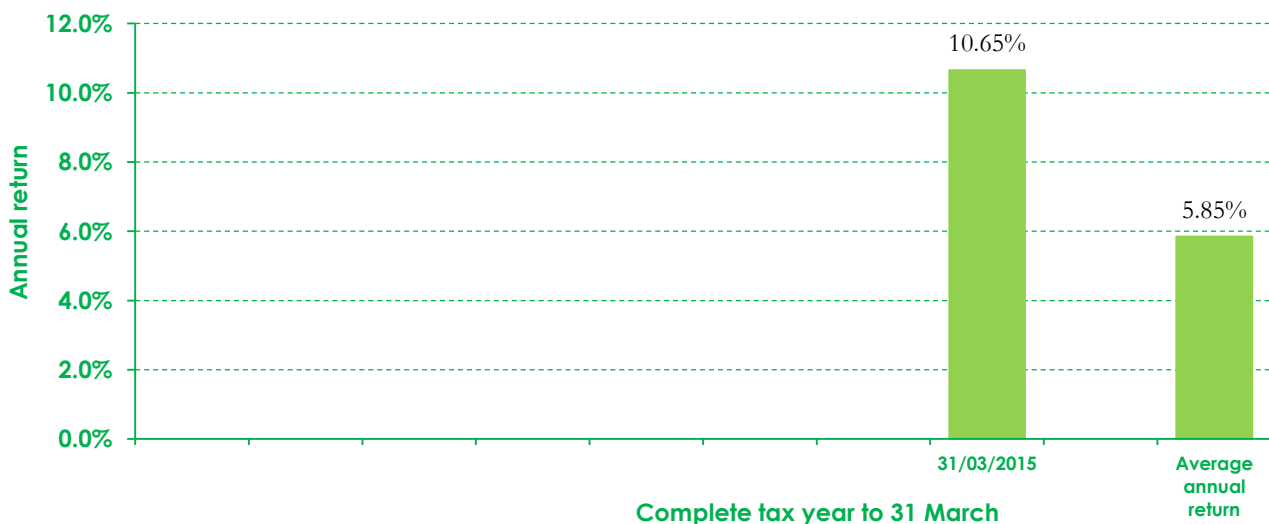
Total value of the fund:	\$167,891
Number of members in the fund:	66
Date the fund started:	12 September 2013

How has the fund performed?

	Past year
Annual return:	6.45%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: UK Shares/Property Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.84% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.79%
Performance-based fees:	0.00%
Other fees and costs:	0.05%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

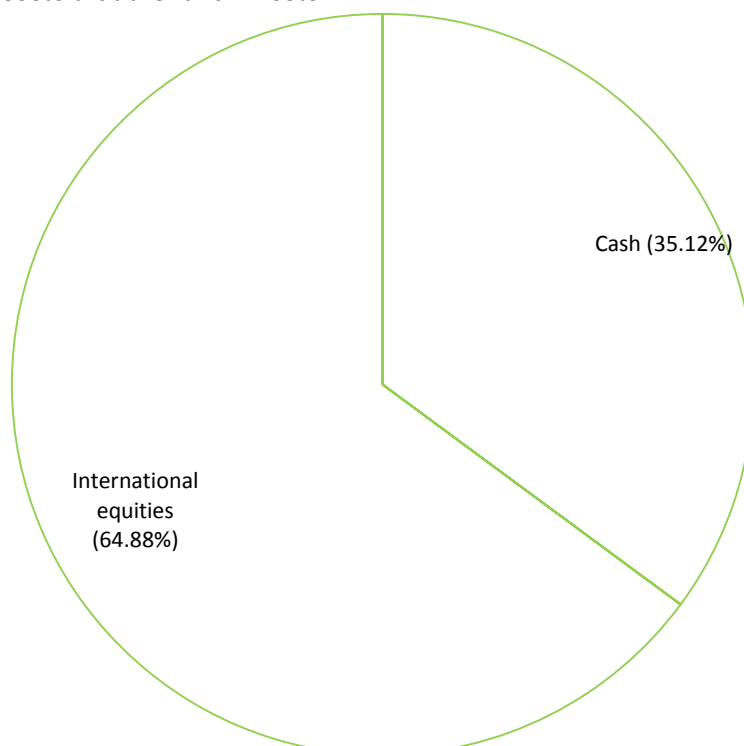
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$645.00 (that's 6.45% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$612.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: UK Shares/Property Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	iShares Core S&P 500 ETF (IVV)	27.74%	Fund	United States	n/a
2	Cash deposit (ASB Bank PDS)	26.44%	Cash & cash equivalents	New Zealand	n/a
3	iShares Core MSCI EAFE ETF (IEFA)	19.59%	Fund	United States	n/a
4	SPDR S&P International Dividend ETF (DWX)	7.94%	Fund	United States	n/a
5	Cash deposit (ASB Bank NZ\$)	7.70%	Cash & cash equivalents	New Zealand	n/a
6	iShares Core MSCI Emerging Markets ETF (IEMG)	3.69%	Fund	United States	n/a
7	Vanguard S&P 500 ETF (VOO)	2.74%	Fund	United States	n/a
8	Vanguard FTSE Europe ETF (VGK)	2.68%	Fund	United States	n/a
9	Cash (Smartshares)	0.02%	Cash & cash equivalents	New Zealand	n/a
10					

The top 10 investments make up 98.54% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: UK Shares/Property Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_019_QDSDec2015_UK_Shares_Property.csv.

Notes

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- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is greater than the net asset value.

SuperLife: UK Shares/Property Fund

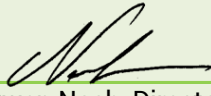
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

UK Income Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife UK Income Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the global fixed interest markets from the perspective of an investor who will measure returns in UK pound terms. Investment decisions are based on our view of the UK and global interest rate outlook on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

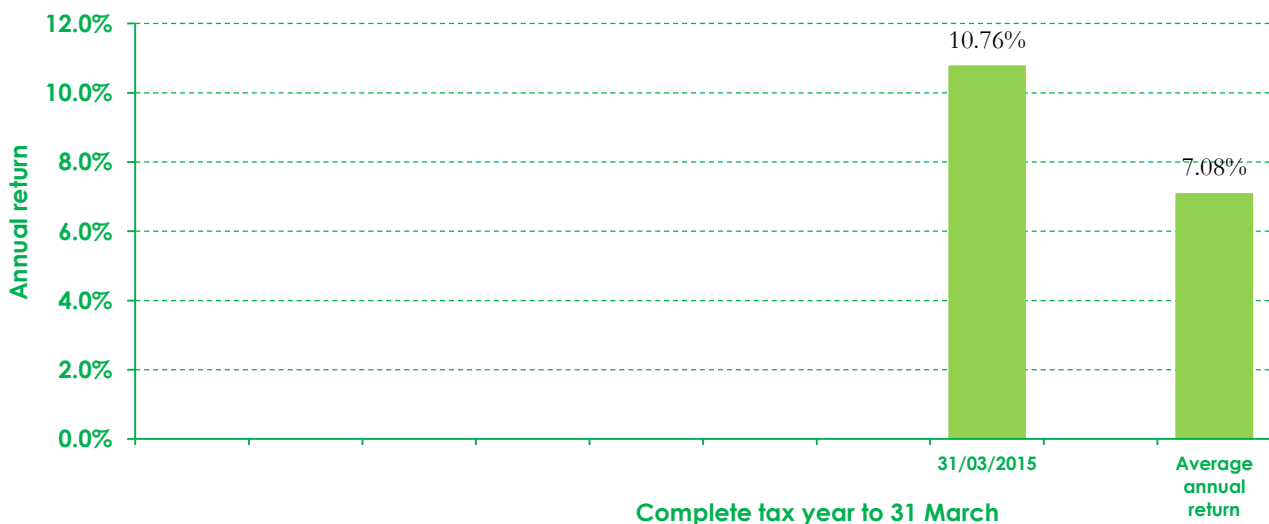
Total value of the fund:	\$161,522
Number of members in the fund:	52
Date the fund started:	5 October 2013

How has the fund performed?

	Past year
Annual return:	10.22%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: UK Income Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.77% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.73%
Performance-based fees:	0.00%
Other fees and costs:	0.04%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

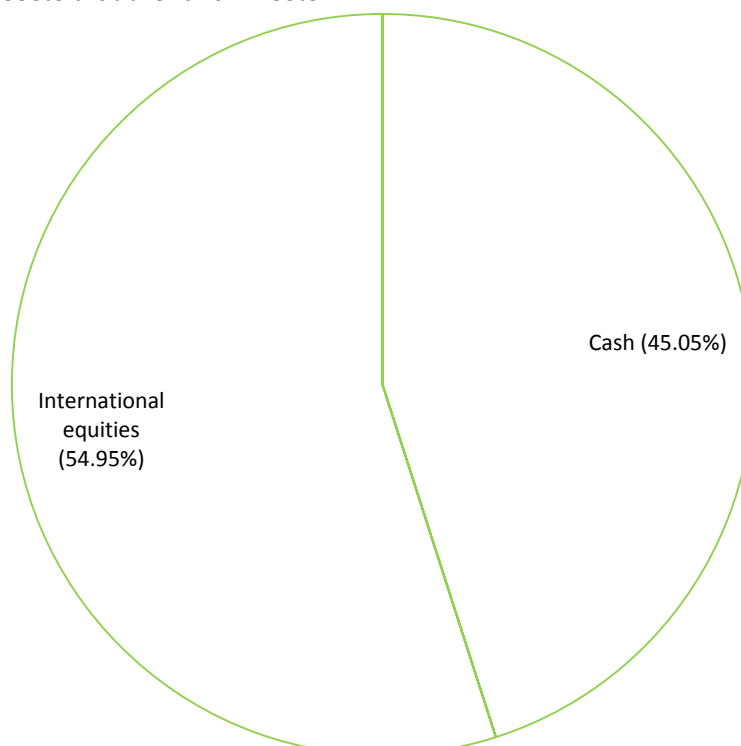
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$1,022.00 (that's 10.22% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$989.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: UK Income Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	100.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	iShares Corporate Bond ex-Financials UCITS ETF	65.81%	Fund	United Kingdom	n/a
2	Cash deposit (ASB Bank NZ\$)	34.85%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank PDS)	9.96%	Cash & cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 110.62% of the fund.

5

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: UK Income Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_020_QDSDec2015_UK_Income.csv.

Notes

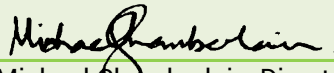
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ In addition to the investments, the fund had current assets/liabilities. As a result the total value of the investments is greater than the net asset value.

SuperLife: UK Income Fund

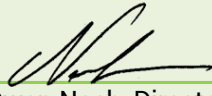
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ Cash ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Cash ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the New Zealand Cash Trust. Returns should be measured over a 1 to 2 year period.

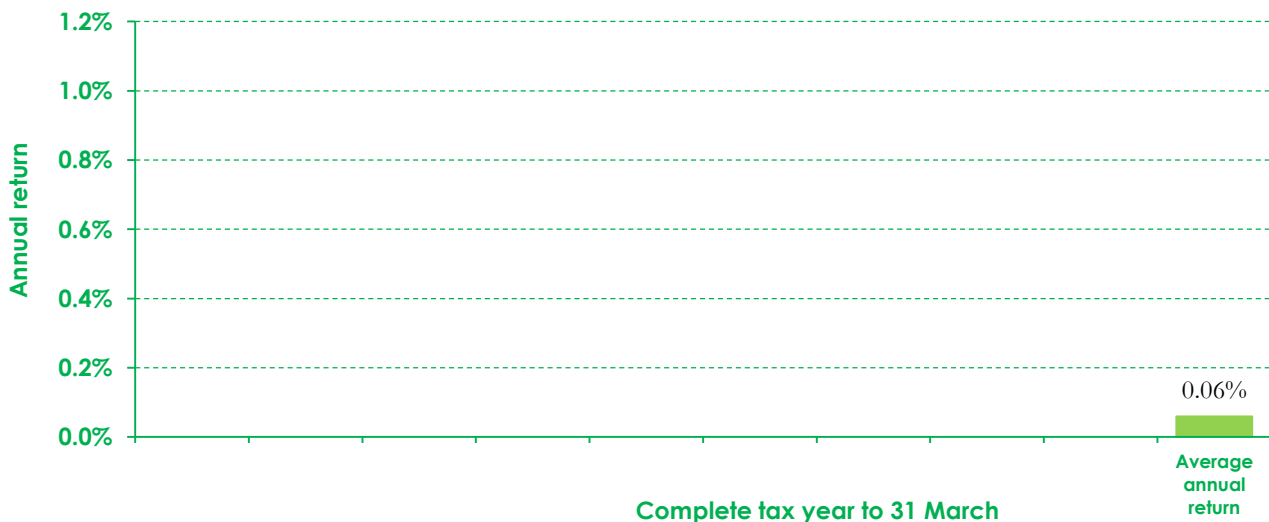
Total value of the fund:	\$11,245
Number of members in the fund:	4
Date the fund started:	12 November 2015

How has the fund performed?

	Past year
Return for the period 12 Nov 2015 to 31 Dec 2015:	0.06%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ Cash ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$9.00 (that's 0.09% of his initial \$10,000). Michael also paid \$2.75 in membership fees. This gives Michael a total return of \$6.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ Cash ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	100.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Inland Revenue 290216 RCD	7.85%	Cash & cash equivalents	New Zealand	AA+
2	SBS Term Depo 020516 3.65 TD	7.21%	Cash & cash equivalents	New Zealand	BBB
3	Fonterra Cooperative Group LTD (FCG002)	4.41%	Cash & cash equivalents	New Zealand	A-
4	Inland Revenue Deposit 050116 RCD	4.09%	Cash & cash equivalents	New Zealand	AA+
5	Kiwibank Limited 050916 FRN (KI0916)	4.01%	Cash & cash equivalents	New Zealand	A+
6	China Cons Bk GR 160616 4.10 TD	3.37%	Cash & cash equivalents	New Zealand	A
7	ASB FRN +73BPS 23/03/2017 (ABB028)	3.20%	Cash & cash equivalents	New Zealand	AA-
8	Inland Revenue Deposit 290216 RCD	3.01%	Cash & cash equivalents	New Zealand	AA+
9	Bank of New Zealand 141016 3.30 TD	2.97%	Cash & cash equivalents	New Zealand	AA-
10	Bank of New Zealand 020816 3.45 TD	2.83%	Cash & cash equivalents	New Zealand	AA-

The top 10 investments make up 42.95% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ Cash ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_040_QDSDec2015_NZ_Cash ETF.csv.

Notes

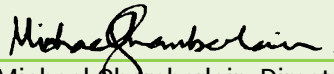
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.57% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 12 November 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "New Zealand Cash Trust" (NZC). The investments shown are those in the ETF.

SuperLife: NZ Cash ETF

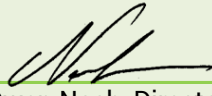
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ Bond ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Bond ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the New Zealand Bond Trust. Returns should be measured over a 1 to 3 year period.

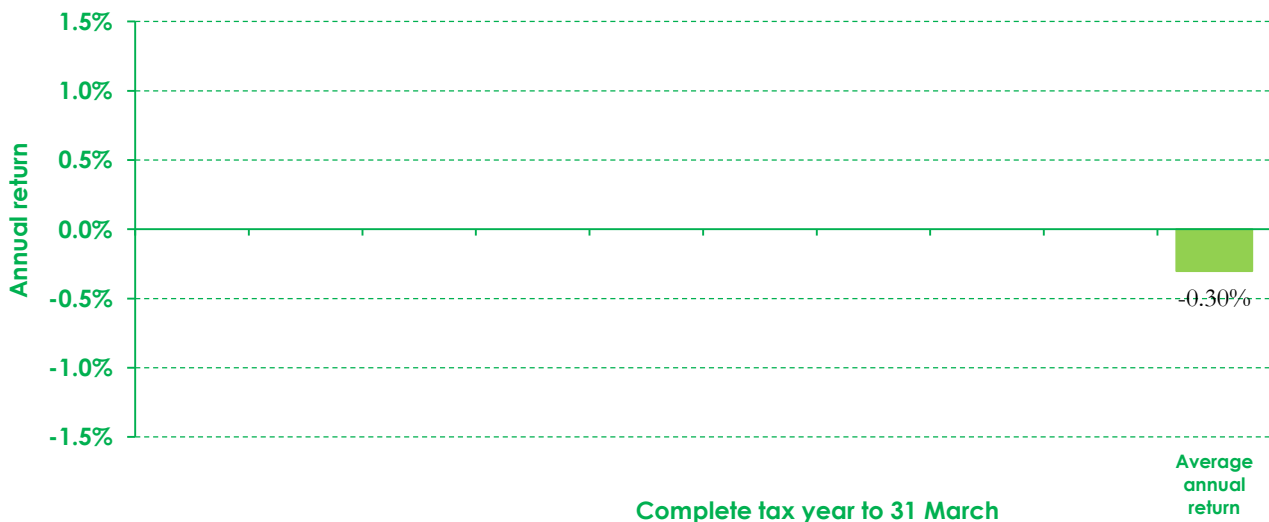
Total value of the fund:	\$18,648
Number of members in the fund:	7
Date the fund started:	12 November 2015

How has the fund performed?

	Past year
Return for the period 12 Nov 2015 to 31 Dec 2015:	-0.30%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ Bond ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$28.00 (that's -0.28% of his initial \$10,000). Michael also paid \$2.75 in membership fees. This gives Michael a total return of -\$30.75 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ Bond ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	100.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Bank of New Zealand (BNZ353)	5.27%	New Zealand Fixed Interest	New Zealand	AA-
2	Rabobank FRN (RX0001)	5.09%	New Zealand Fixed Interest	New Zealand	BBB-
3	Spark Finance Ltd (TRA003)	5.03%	New Zealand Fixed Interest	New Zealand	A-
4	New Zealand Government (GB0423)	4.80%	New Zealand Fixed Interest	New Zealand	AA+
5	New Zealand Government (GB0433)	4.23%	New Zealand Fixed Interest	New Zealand	AA+
6	ASB Bank Ltd (ABB034)	3.72%	New Zealand Fixed Interest	New Zealand	AA-
7	Fonterra Cooperative Group Ltd (FCG266)	3.67%	New Zealand Fixed Interest	New Zealand	A-
8	Wellington International Airport (WIA020)	3.44%	New Zealand Fixed Interest	New Zealand	BBB+
9	ANZ New Zealand (ANZ024)	3.36%	New Zealand Fixed Interest	New Zealand	AA-
10	ASB Bank Ltd (ABB032)	3.31%	New Zealand Fixed Interest	New Zealand	AA-

The top 10 investments make up 41.92% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ Bond ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_041_QDSDec2015_NZ_Bond ETF.csv.

Notes

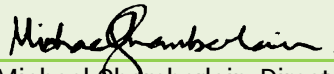
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.59% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 12 November 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "New Zealand Bond Trust" (NZB). The investments shown are those in the ETF.

SuperLife: NZ Bond ETF

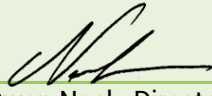
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Global Bond ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Global Bond ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the Global Bond Trust. Returns should be measured over a 3 to 5 year period.

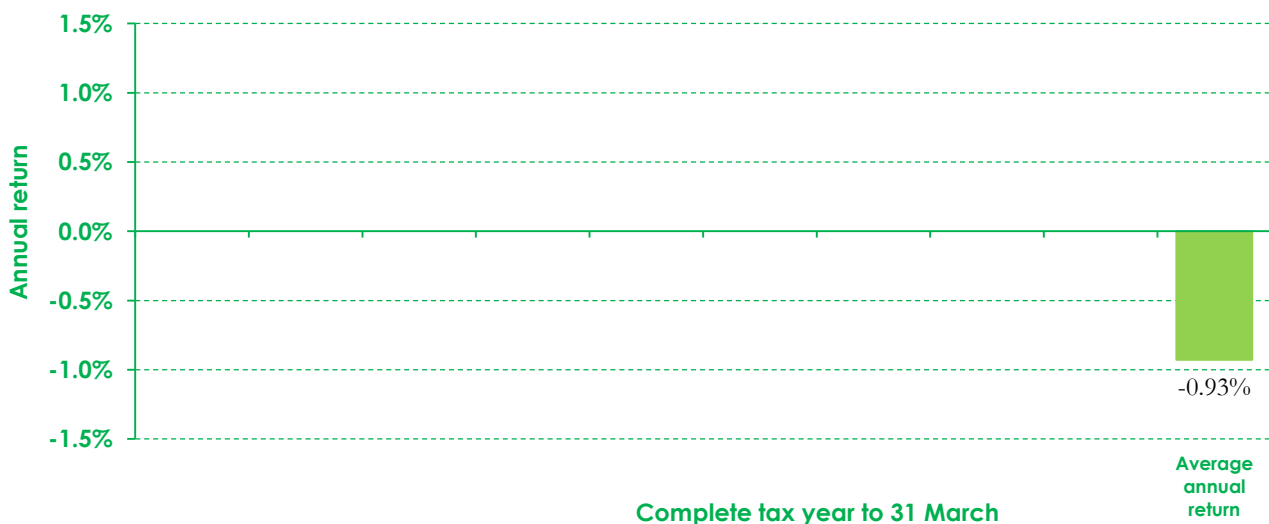
Total value of the fund:	\$50,890
Number of members in the fund:	8
Date the fund started:	12 November 2015

How has the fund performed?

	Past year
Return for the period 12 Nov 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-0.93%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Global Bond ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$90.00 (that's -0.90% of his initial \$10,000). Michael also paid \$2.75 in membership fees. This gives Michael a total return of -\$92.75 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Global Bond ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	100.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	U S Treasury Inflation Protected Bonds	6.40%	International fixed interest	United States	AAA
2	Fed Home Loan Bank Discount Notes	4.12%	International fixed interest	United States	A1+
3	Realkredit Danmark	3.67%	International fixed interest	Denmark	AAA
4	Nykredit Realkredit AS	3.57%	International fixed interest	Denmark	AAA
5	Italian BTP Bond	3.00%	International fixed interest	Italy	BAA
6	France (Government of)	2.86%	International fixed interest	France	AA
7	Spanish Government Bond (Bonos Y Oblig)	2.84%	International fixed interest	Spain	BAA+
8	Fed Home Loan Bank Discount Notes	2.42%	International fixed interest	United States	A1+
9	Spanish Government Bond (Bonos Y Oblig)	1.95%	International fixed interest	Spain	BAA+
10	UK Gilt 1 1/2% 2021	1.80%	International fixed interest	United Kingdom	AAA

The top 10 investments make up 32.63% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Global Bond ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_042_QDSDec2015_Global_Bond ETF.csv.

Notes

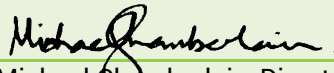
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 12 November 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Global Bond Trust" (GBF). The investments shown are those in the ETF.

SuperLife: Global Bond ETF

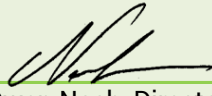
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ 50 Portfolio ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ 50 Portfolio ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as NZ Top 50 Index Fund. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$20,659,370
Number of members in the fund:	1,384
Date the fund started:	16 January 2015

How has the fund performed?

	Past year
Return for the period 16 Jan 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	9.15%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ 50 Portfolio ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

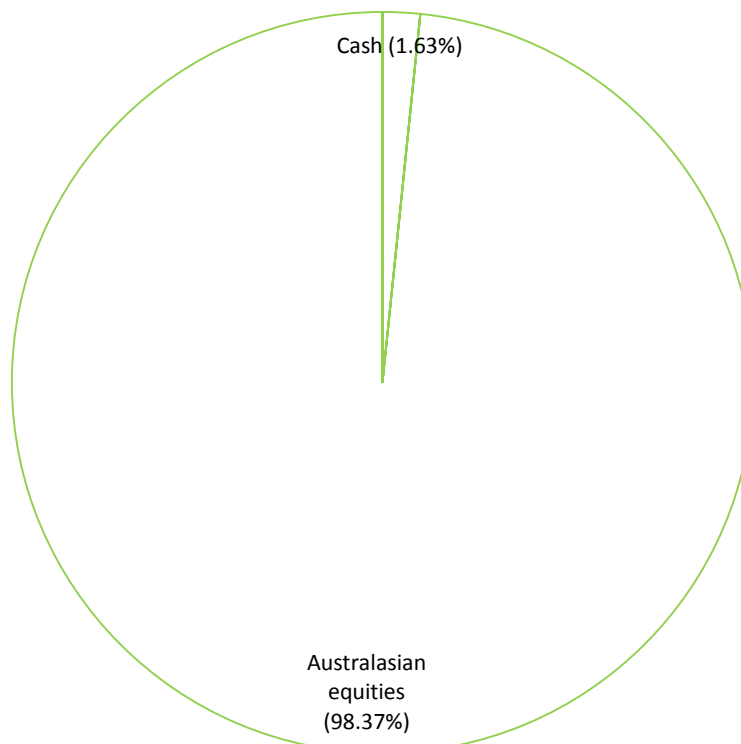
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$930.00 (that's 9.30% of his initial \$10,000). Michael also paid \$30.25 in membership fees. This gives Michael a total return of \$899.75 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ 50 Portfolio ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Auckland International Airport Limited (AIA)	5.18%	Australasian Equities	New Zealand	n/a
2	Fisher And Paykel Healthcare Corporation Limited (FPH)	5.07%	Australasian Equities	New Zealand	n/a
3	Fletcher Building Limited (FBU)	5.05%	Australasian Equities	New Zealand	n/a
4	Spark New Zealand Limited (SPK)	4.92%	Australasian Equities	New Zealand	n/a
5	Contact Energy Limited (CEN)	4.92%	Australasian Equities	New Zealand	n/a
6	Ryman Healthcare Limited (RYM)	4.92%	Australasian Equities	New Zealand	n/a
7	Meridian Energy Limited (MEL)	4.54%	Australasian Equities	New Zealand	n/a
8	Z Energy (ZEL)	4.26%	Australasian Equities	New Zealand	n/a
9	Sky City Entertainment Group Limited (SKC)	4.14%	Australasian Equities	New Zealand	n/a
10	Infratil Limited (IFT)	2.90%	Australasian Equities	New Zealand	n/a

The top 10 investments make up 45.90% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ 50 Portfolio ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_021_QDSDec2015_NZ_50_Portfolio ETF.csv.

Notes

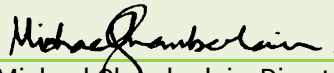
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 16 January 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "NZ Top 50" (FNZ). The investments shown are those in the ETF.

SuperLife: NZ 50 Portfolio ETF

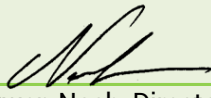
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ Dividend ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Dividend ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the NZ Dividend Index Trust. Returns should be measured over a 7 to 10 year period.

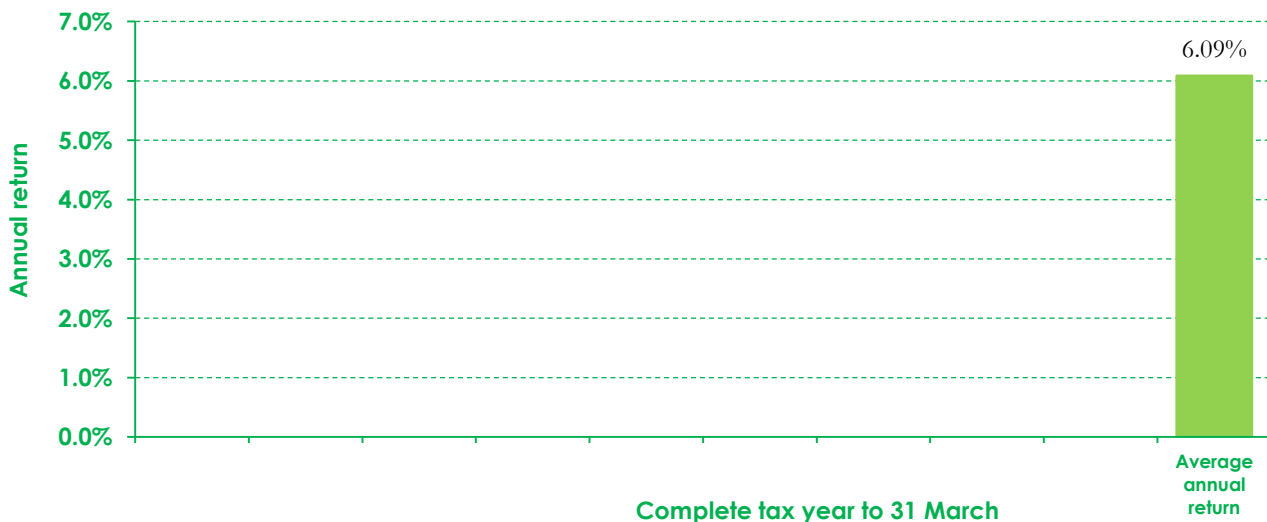
Total value of the fund:	\$71,853
Number of members in the fund:	21
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	6.09%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ Dividend ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

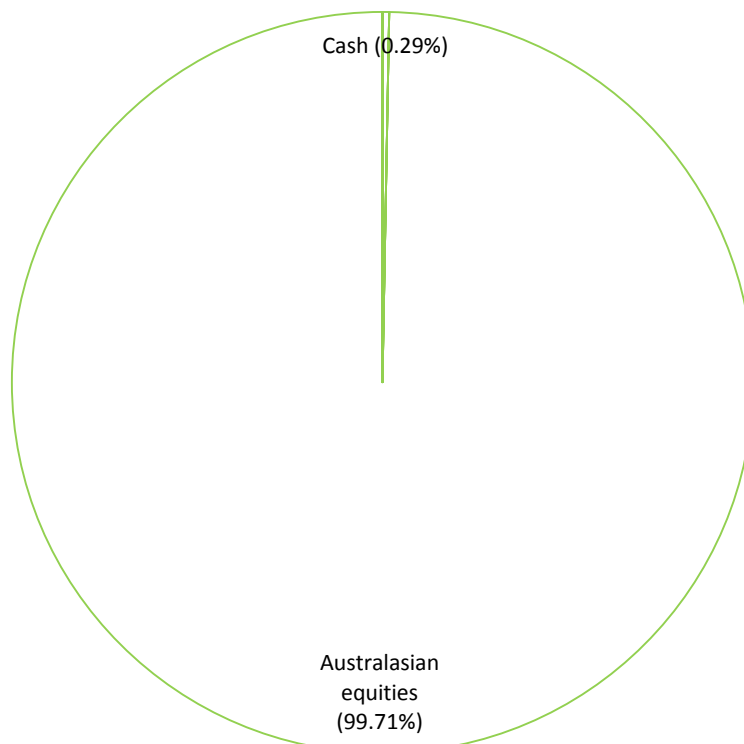
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$617.00 (that's 6.17% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of \$608.75 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ Dividend ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Spark New Zealand Limited (SPK)	11.07%	Australasian Equities	New Zealand	n/a
2	Fletcher Building Limited (FBU)	8.73%	Australasian Equities	New Zealand	n/a
3	Meridian Energy Limited (MEL)	8.16%	Australasian Equities	New Zealand	n/a
4	Auckland International Airport Limited (AIA)	7.53%	Australasian Equities	New Zealand	n/a
5	Sky City Entertainment Group Limited (SKC)	5.41%	Australasian Equities	New Zealand	n/a
6	Contact Energy Limited (CEN)	4.70%	Australasian Equities	New Zealand	n/a
7	Sky Network Television Limited (SKT)	4.56%	Australasian Equities	New Zealand	n/a
8	Mighty River Power (MRP)	4.53%	Australasian Equities	New Zealand	n/a
9	Trade Me Group Limited (TME)	4.16%	Australasian Equities	New Zealand	n/a
10	Genesis Energy Limited (GNE)	4.05%	Australasian Equities	New Zealand	n/a

The top 10 investments make up 62.90% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ Dividend ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_023_QDSDec2015_NZ_Div ETF.csv.

Notes

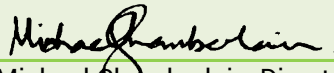
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "NZ Dividend Trust" (DIV). The investments shown are those in the ETF.

SuperLife: NZ Dividend ETF

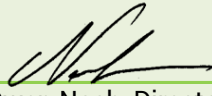
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ Top 10 ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Top 10 ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as NZX 10 Fund. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$88,399
Number of members in the fund:	12
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015:	4.51%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ Top 10 ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

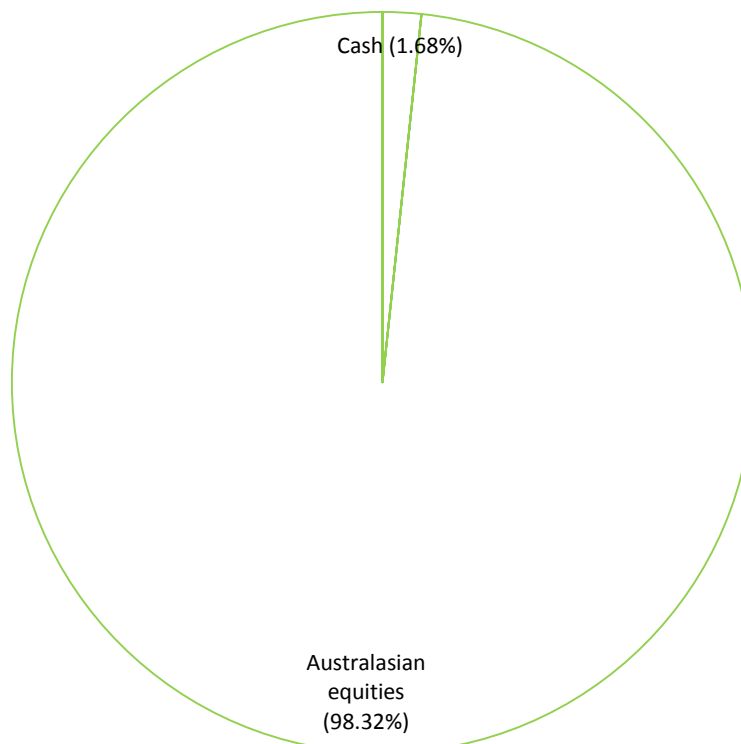
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$459.00 (that's 4.59% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of \$450.75 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ Top 10 ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Spark New Zealand Limited (SPK)	15.65%	Australasian Equities	New Zealand	n/a
2	Auckland International Airport Limited (AIA)	13.85%	Australasian Equities	New Zealand	n/a
3	Fletcher Building Limited (FBU)	13.16%	Australasian Equities	New Zealand	n/a
4	Fisher And Paykel Healthcare Corporation Limited (FPH)	12.97%	Australasian Equities	New Zealand	n/a
5	Ryman Healthcare Limited (RYM)	9.15%	Australasian Equities	New Zealand	n/a
6	Contact Energy Limited (CEN)	8.94%	Australasian Equities	New Zealand	n/a
7	Meridian Energy Limited (MEL)	7.47%	Australasian Equities	New Zealand	n/a
8	Z Energy (ZEL)	7.01%	Australasian Equities	New Zealand	n/a
9	Sky City Entertainment Group Limited (SKC)	6.81%	Australasian Equities	New Zealand	n/a
10	Sky Network Television Limited (SKT)	4.63%	Australasian Equities	New Zealand	n/a

The top 10 investments make up 99.64% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ Top 10 ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_024_QDSDec2015_NZ_Top_10 ETF.csv.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "NZX 10 Fund" (TNZ). The investments shown are those in the ETF.

SuperLife: NZ Top 10 ETF

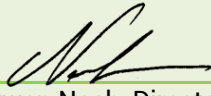
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ Midcap ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Midcap ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as NZX MidCap Index Fund. Returns should be measured over a 7 to 10 year period.

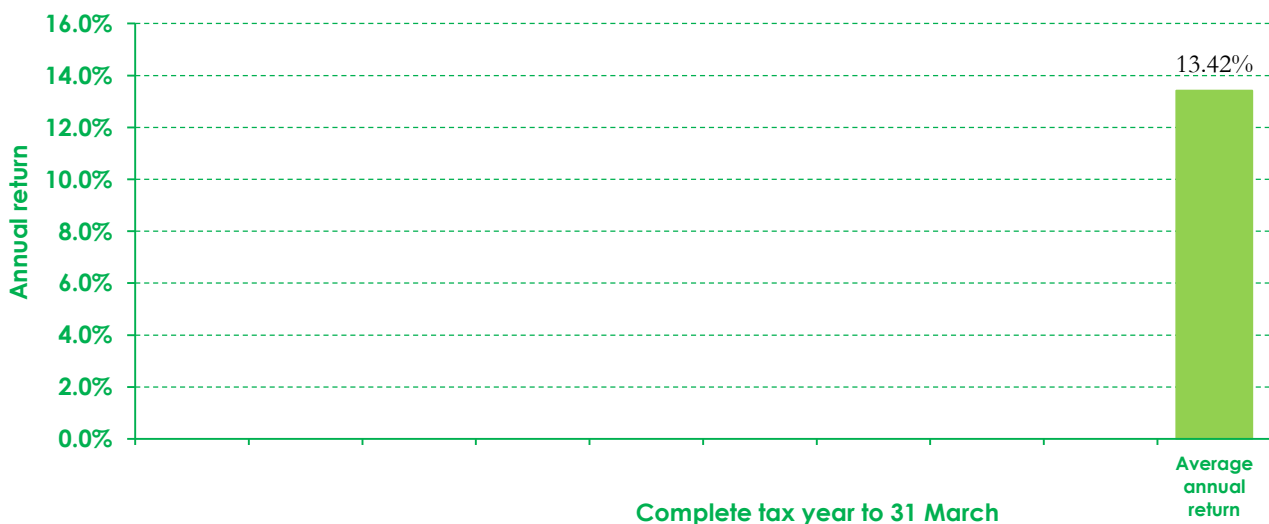
Total value of the fund:	\$63,951
Number of members in the fund:	17
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	13.42%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ Midcap ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

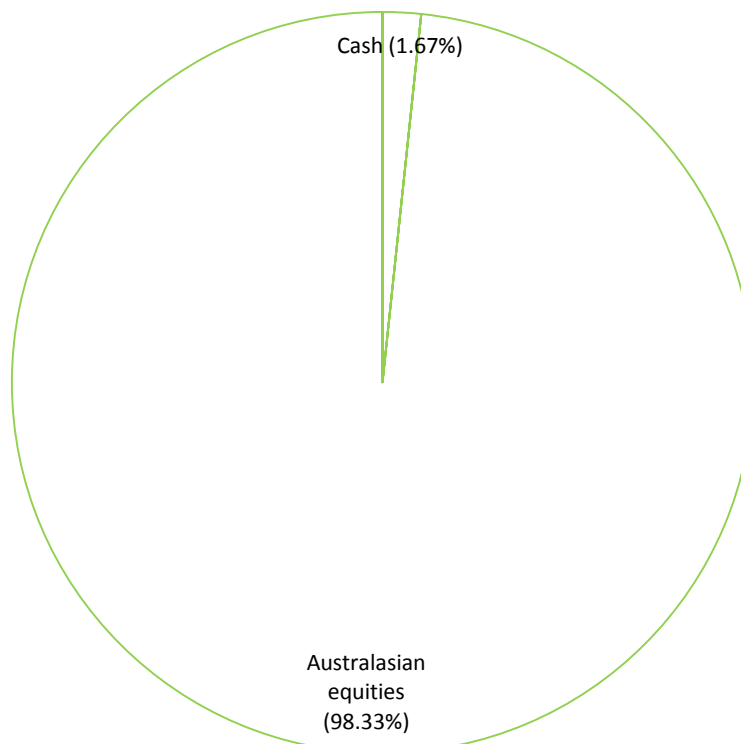
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$1,350.00 (that's 13.50% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of \$1,341.75 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ Midcap ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Infratil Limited (IFT)	5.61%	Australasian Equities	New Zealand	n/a
2	Mighty River Power (MRP)	5.49%	Australasian Equities	New Zealand	n/a
3	Kiwi Property Group (KPG)	5.21%	Australasian Equities	New Zealand	n/a
4	Trade Me Group Limited (TME)	5.06%	Australasian Equities	New Zealand	n/a
5	Air New Zealand Limited (AIR)	4.75%	Australasian Equities	New Zealand	n/a
6	Chorus Limited (CNU)	4.72%	Australasian Equities	New Zealand	n/a
7	Xero Limited (XRO)	4.54%	Australasian Equities	New Zealand	n/a
8	The A2 Milk Company Limited (ATM)	4.10%	Australasian Equities	New Zealand	n/a
9	Mainfreight Limited (MFT)	3.92%	Australasian Equities	New Zealand	n/a
10	Precinct Properties New Zealand Limited (PCT)	3.83%	Listed Property	New Zealand	n/a

The top 10 investments make up 47.23% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ Midcap ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_025_QDSDec2015_NZ_Midcap ETF.csv.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "NZX Midcap Index Fund" (MDZ). The investments shown are those in the ETF.

SuperLife: NZ Midcap ETF

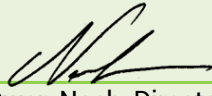
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

NZ Property ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife NZ Property ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as New Zealand Property Trust. Returns should be measured over a 5 to 7 year period.

Total value of the fund:	\$27,293
Number of members in the fund:	8
Date the fund started:	12 November 2015

How has the fund performed?

	Past year
Return for the period 12 Nov 2015 to 31 Dec 2015:	2.66%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: NZ Property ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

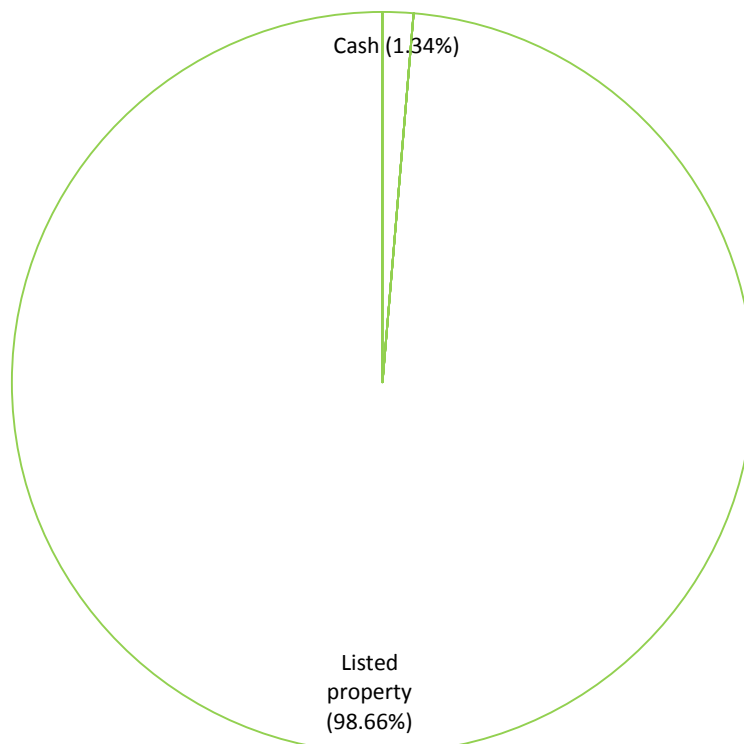
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$269.00 (that's 2.69% of his initial \$10,000). Michael also paid \$2.75 in membership fees. This gives Michael a total return of \$266.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: NZ Property ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	100.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Precinct Properties New Zealand Limited (PCT)	17.22%	Listed Property	New Zealand	n/a
2	Goodman Property Trust (GMT)	16.91%	Listed Property	New Zealand	n/a
3	Kiwi Property Group (KPG)	16.22%	Listed Property	New Zealand	n/a
4	Argosy Property Limited (ARG)	15.27%	Listed Property	New Zealand	n/a
5	Stride Property Limited (STR)	13.09%	Listed Property	New Zealand	n/a
6	Property For Industry Limited (PFI)	11.87%	Listed Property	New Zealand	n/a
7	Vital Healthcare Property Trust (VHP)	8.09%	Listed Property	New Zealand	n/a
8	Cash (Smartshares)	1.33%	Cash & cash equivalents	New Zealand	n/a
9					
10					

The top 10 investments make up 100.00% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: NZ Property ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_043_QDSDec2015_NZ_Property ETF.csv.

Notes

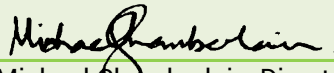
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 12 November 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "New Zealand Property Trust" (NZP). The investments shown are those in the ETF.

SuperLife: NZ Property ETF

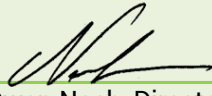
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Aust Midcap ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Aust Midcap ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as NZX Australian MidCap Index Fund. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$13,192,441
Number of members in the fund:	1,204
Date the fund started:	16 January 2015

How has the fund performed?

	Past year
Return for the period 16 Jan 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	8.01%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Aust Midcap ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

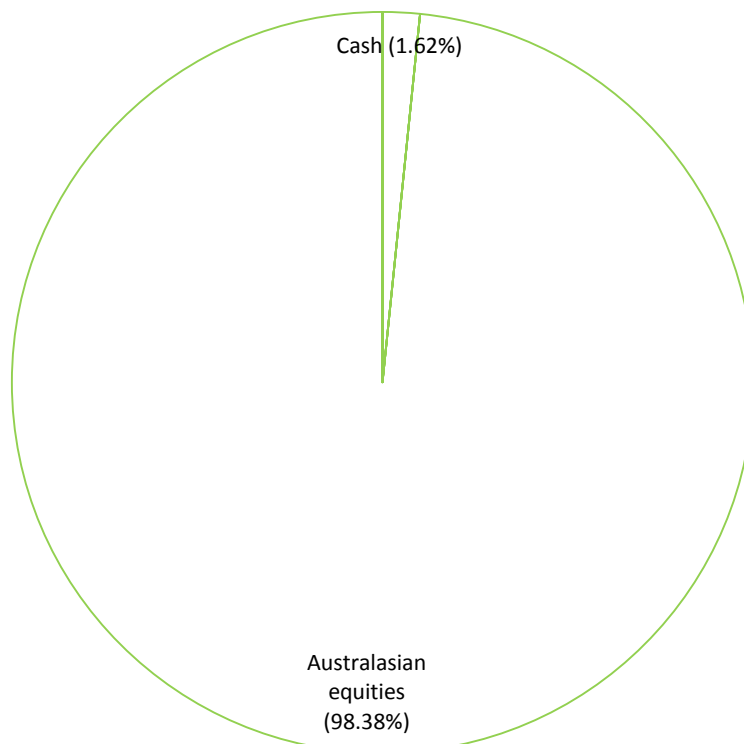
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$818.00 (that's 8.18% of his initial \$10,000). Michael also paid \$30.25 in membership fees. This gives Michael a total return of \$787.75 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Aust Midcap ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Qantas Airways Limited (QAN)	5.26%	Australasian Equities	Australia	n/a
2	Tatts Group Limited (TTS)	4.00%	Australasian Equities	Australia	n/a
3	Aristocrat Leisure Limited (ALL)	3.81%	Australasian Equities	Australia	n/a
4	Treasury Wine Estates Limited (TWE)	3.77%	Australasian Equities	Australia	n/a
5	Resmed Inc (RMD)	3.50%	Australasian Equities	Australia	n/a
6	Cochlear Limited (COH)	3.37%	Australasian Equities	Australia	n/a
7	Bendigo And Adelaide Bank Limited (BEN)	3.34%	Australasian Equities	Australia	n/a
8	Bank Of Queensland Limited (BOQ)	3.27%	Australasian Equities	Australia	n/a
9	Challenger Limited (CGF)	3.07%	Australasian Equities	Australia	n/a
10	Healthscope Limited (HSO)	2.87%	Australasian Equities	Australia	n/a

The top 10 investments make up 36.26% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Aust Midcap ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_022_QDSDec2015_Aust_Midcap ETF.csv.

Notes

- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 16 January 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "NZX Australian Midcap Index Fund" (MZY).
The investments shown are those in the ETF.

SuperLife: Aust Midcap ETF

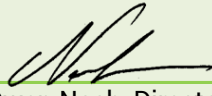
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Aust Top 20 Leaders ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Aust Top 20 Leaders ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as NZX Australian 20 Leaders Index Fund. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$57,136
Number of members in the fund:	19
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-5.72%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Aust Top 20 Leaders ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

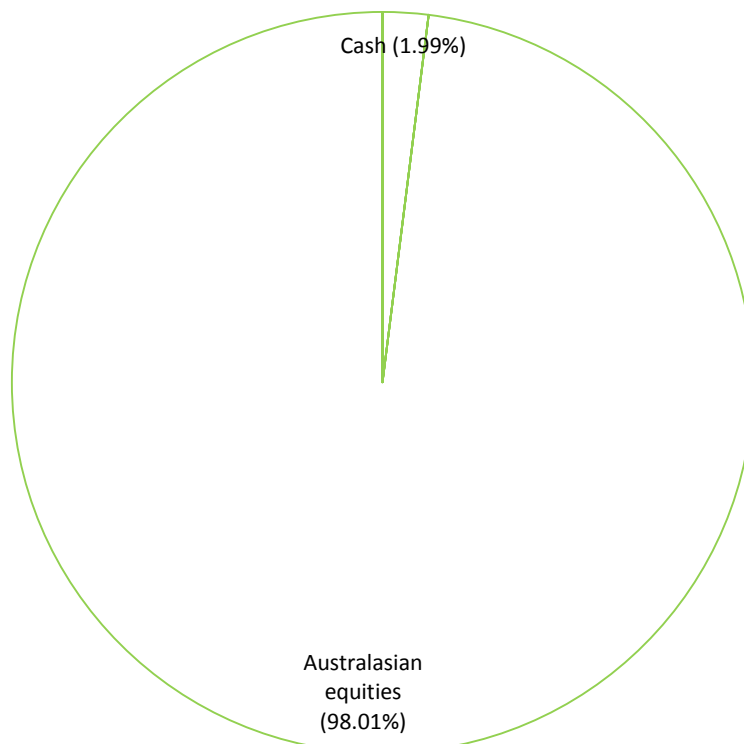
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$563.00 (that's -5.63% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$571.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Aust Top 20 Leaders ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Commonwealth Bank Of Australia (CBA)	16.63%	Australasian Equities	Australia	n/a
2	Westpac Banking Corporation (WBC)	12.76%	Australasian Equities	Australia	n/a
3	ANZ Banking Group Limited (ANZ)	9.27%	Australasian Equities	Australia	n/a
4	National Australia Bank Limited (NAB)	9.08%	Australasian Equities	Australia	n/a
5	Telstra Corporation Limited (TLS)	7.82%	Australasian Equities	Australia	n/a
6	BHP Billiton Limited (BHP)	6.53%	Australasian Equities	Australia	n/a
7	CSL Limited (CSL)	5.58%	Australasian Equities	Australia	n/a
8	Wesfarmers Limited (WES)	5.33%	Australasian Equities	Australia	n/a
9	Woolworths Limited (WOW)	3.55%	Australasian Equities	Australia	n/a
10	Macquarie Group Limited (MQG)	3.21%	Australasian Equities	Australia	n/a

The top 10 investments make up 79.76% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Aust Top 20 Leaders ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_026_QDSDec2015_Aust_Top_20_Leaders ETF.csv.

Notes

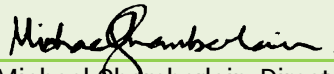
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETTF "NZX Australian 20 Leaders Index Fund" (OZY). The investments shown are those in th

SuperLife: Aust Top 20 Leaders ETF

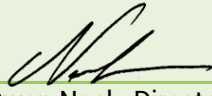
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Aust Dividend ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Aust Dividend ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as Australian Dividend Index Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$30,403
Number of members in the fund:	14
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-9.19%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Aust Dividend ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

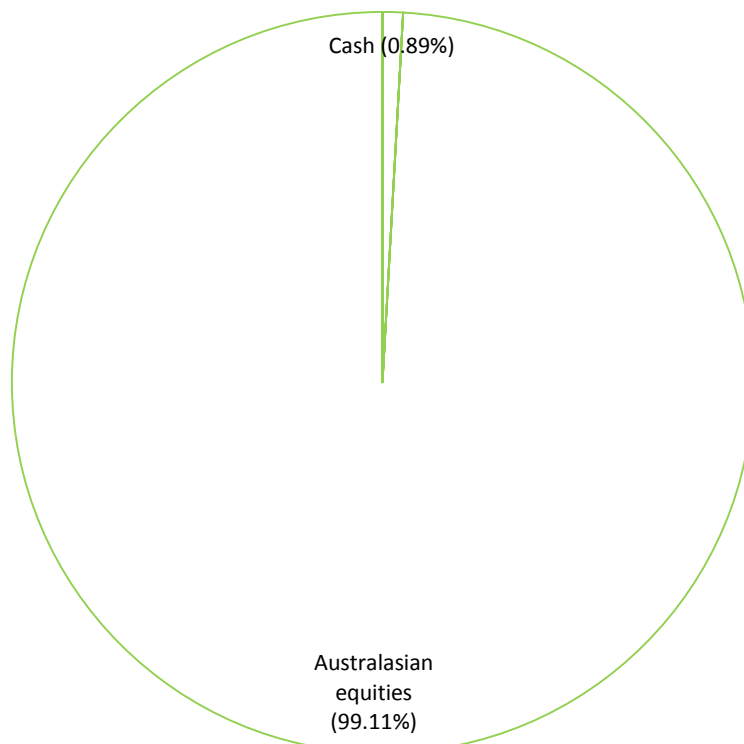
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$911.00 (that's -9.11% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$919.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Aust Dividend ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Commonwealth Bank Of Australia (CBA)	9.73%	Australasian Equities	Australia	n/a
2	Telstra Corporation Limited (TLS)	9.58%	Australasian Equities	Australia	n/a
3	Westpac Banking Corporation (WBC)	8.24%	Australasian Equities	Australia	n/a
4	Wesfarmers Limited (WES)	8.18%	Australasian Equities	Australia	n/a
5	Rio Tinto Limited (RIO)	7.41%	Australasian Equities	Australia	n/a
6	BHP Billiton Limited (BHP)	7.36%	Australasian Equities	Australia	n/a
7	Woodside Petroleum Limited (WPL)	6.70%	Australasian Equities	Australia	n/a
8	National Australia Bank Limited (NAB)	6.32%	Australasian Equities	Australia	n/a
9	ANZ Banking Group Limited (ANZ)	6.24%	Australasian Equities	Australia	n/a
10	Spark New Zealand Limited (SPK)	3.60%	Australasian Equities	New Zealand	n/a

The top 10 investments make up 73.36% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Aust Dividend ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_027_QDSDec2015_Aust_Div_ETF.csv.

Notes

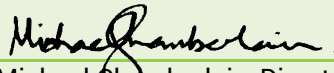
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Australian Dividend Index Fund" (ASD). The investments shown are those in the ETF.

SuperLife: Aust Dividend ETF

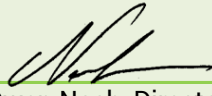
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Aust Financials ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Aust Financials ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as Australian Financials Index Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$78,446
Number of members in the fund:	15
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-2.01%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Aust Financials ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

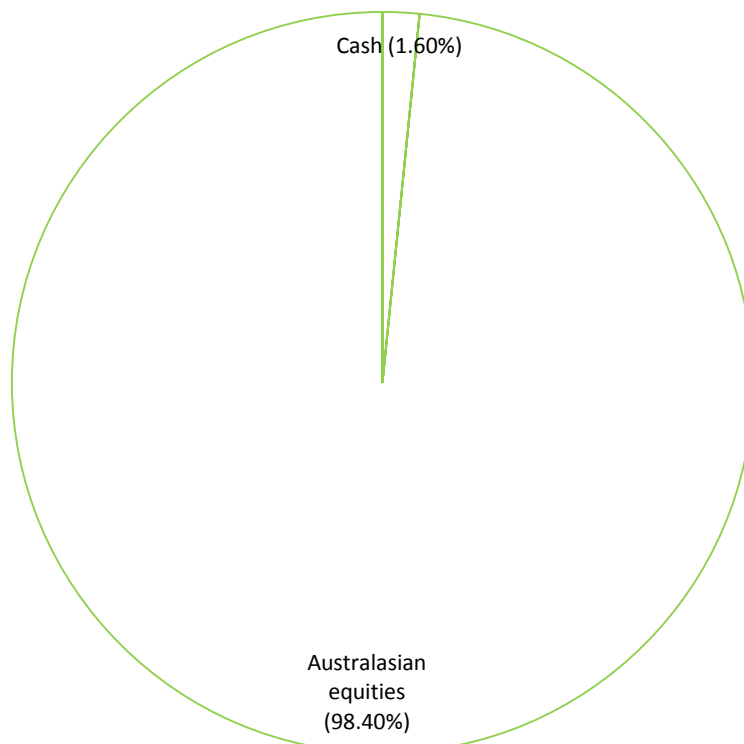
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$193.00 (that's -1.93% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$201.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Aust Financials ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Commonwealth Bank Of Australia (CBA)	25.26%	Australasian Equities	Australia	n/a
2	Westpac Banking Corporation (WBC)	19.35%	Australasian Equities	Australia	n/a
3	ANZ Banking Group Limited (ANZ)	14.06%	Australasian Equities	Australia	n/a
4	National Australia Bank Limited (NAB)	13.77%	Australasian Equities	Australia	n/a
5	Macquarie Group Limited (MQG)	4.87%	Australasian Equities	Australia	n/a
6	AMP Limited (AMP)	2.98%	Australasian Equities	Australia	n/a
7	QBE Insurance Group Limited (QBE)	2.97%	Australasian Equities	Australia	n/a
8	Suncorp Group Limited (SUN)	2.70%	Australasian Equities	Australia	n/a
9	Insurance Australia Group Limited (IAG)	2.34%	Australasian Equities	Australia	n/a
10	Cash (Smartshares)	1.62%	Cash & cash equivalents	New Zealand	n/a

The top 10 investments make up 89.92% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Aust Financials ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_028_QDSDec2015_Aust_Financials ETF.csv.

Notes

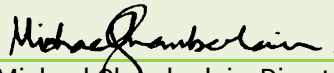
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Australian Financials Index Trust" (ASF). The investments shown are those in the ETF.

SuperLife: Aust Financials ETF

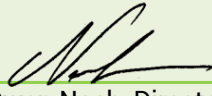
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Aust Property ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Aust Property ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as Australian Property Index Trust. Returns should be measured over a 5 to 7 year period.

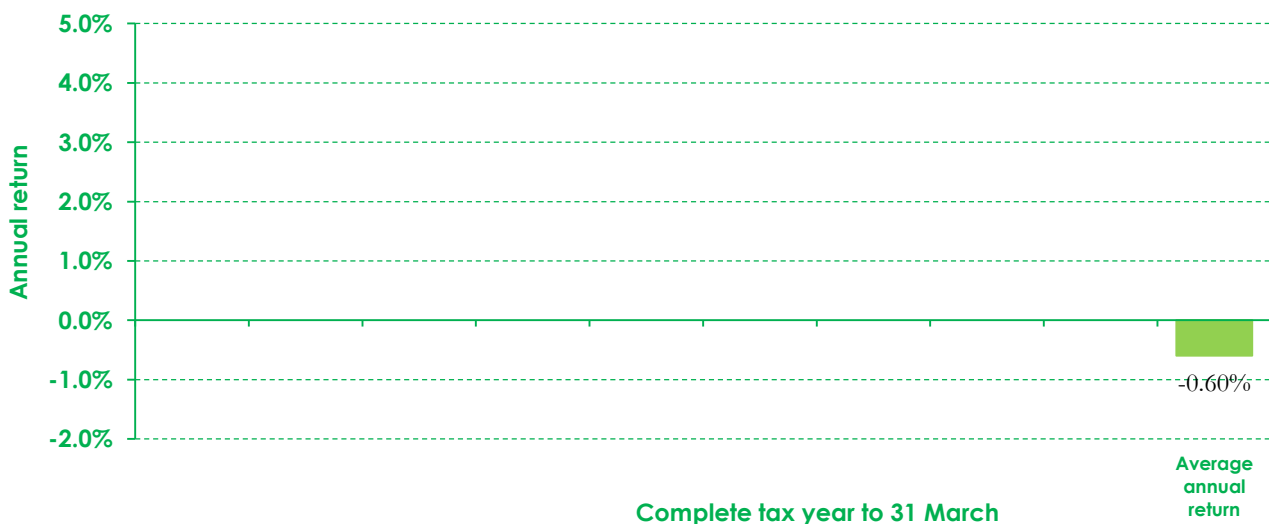
Total value of the fund:	\$32,727
Number of members in the fund:	16
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-0.60%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Aust Property ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

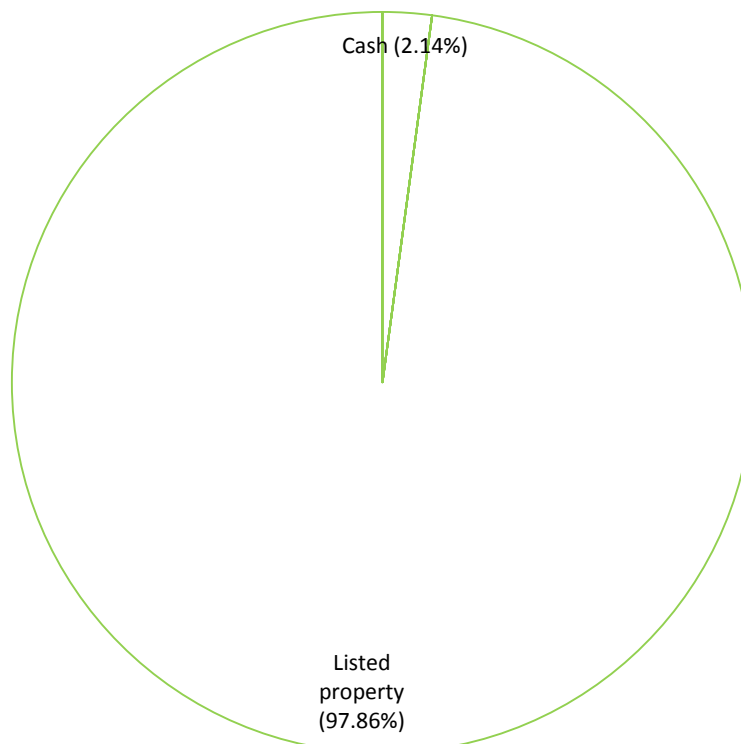
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$51.00 (that's -0.51% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$59.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Aust Property ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	100.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Abacus Property Group (ABP)	6.18%	Listed Property	Australia	n/a
2	Mirvac Group (MGR)	6.04%	Listed Property	Australia	n/a
3	Investa Office Fund (IOF)	5.89%	Listed Property	Australia	n/a
4	GPT Group (GPT)	5.83%	Listed Property	Australia	n/a
5	Growthpoint Properties Australia (GOZ)	5.81%	Listed Property	Australia	n/a
6	Cromwell Property Group (CMW)	5.81%	Listed Property	Australia	n/a
7	Scentre Group (SCG)	5.79%	Listed Property	Australia	n/a
8	Goodman Group (GMG)	5.79%	Listed Property	Australia	n/a
9	Vicinity Centres (VCX)	5.79%	Listed Property	Australia	n/a
10	Charter Hall Group (CHC)	5.77%	Listed Property	Australia	n/a

The top 10 investments make up 58.70% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Aust Property ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_029_QDSDec2015_Aust_Property ETF.csv.

Notes

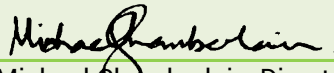
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Australian Property Index Trust" (ASP). The investments shown are those in the ETF.

SuperLife: Aust Property ETF

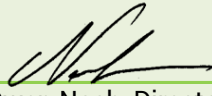
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Aust Resources ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Aust Resources ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as Australian Resources Index Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$95,374
Number of members in the fund:	16
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-19.64%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Aust Resources ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

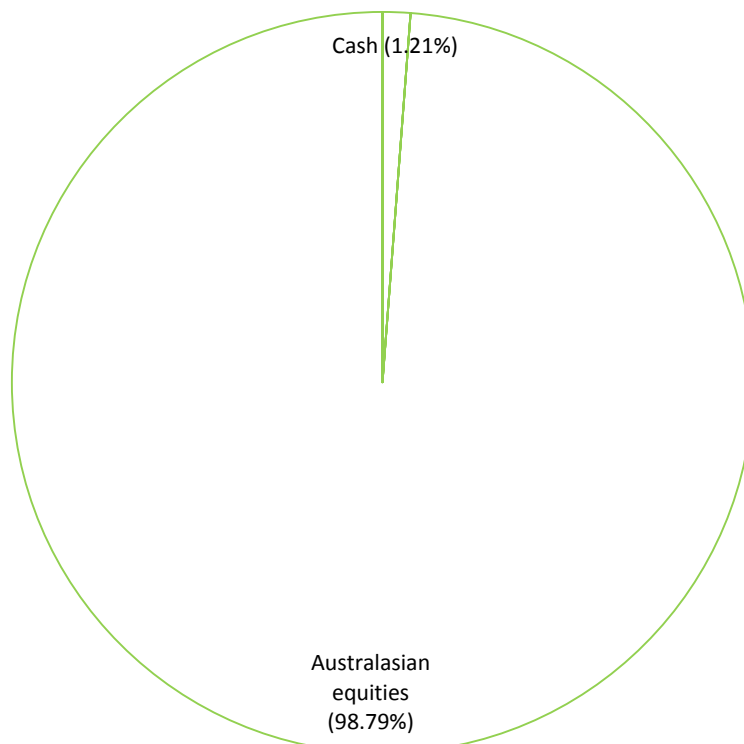
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$1,956.00 (that's -19.56% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$1,964.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Aust Resources ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	100.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	BHP Billiton Limited (BHP)	33.66%	Australasian Equities	Australia	n/a
2	Woodside Petroleum Limited (WPL)	11.95%	Australasian Equities	Australia	n/a
3	Rio Tinto Limited (RIO)	11.14%	Australasian Equities	Australia	n/a
4	Caltex Australia Limited (CTX)	5.97%	Australasian Equities	Australia	n/a
5	Newcrest Mining Limited (NCM)	5.82%	Australasian Equities	Australia	n/a
6	Origin Energy Limited (ORG)	4.81%	Australasian Equities	Australia	n/a
7	Oil Search Limited (OSH)	4.60%	Australasian Equities	Australia	n/a
8	South32 Limited (S32)	3.33%	Australasian Equities	Australia	n/a
9	Santos Limited (STO)	3.24%	Australasian Equities	Australia	n/a
10	Fortescue Metals Group Ltd (FMG)	1.87%	Australasian Equities	Australia	n/a

The top 10 investments make up 86.39% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Aust Resources ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_030_QDSDec2015_Aust_Resources ETF.csv.

Notes

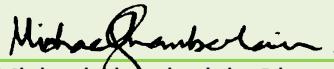
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- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.64% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Australian Resources Index Trust" (ASR). The investments shown are those in the ETF.

SuperLife: Aust Resources ETF

Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Total World ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Total World ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the Total World Trust. Returns should be measured over a 7 to 10 year period.

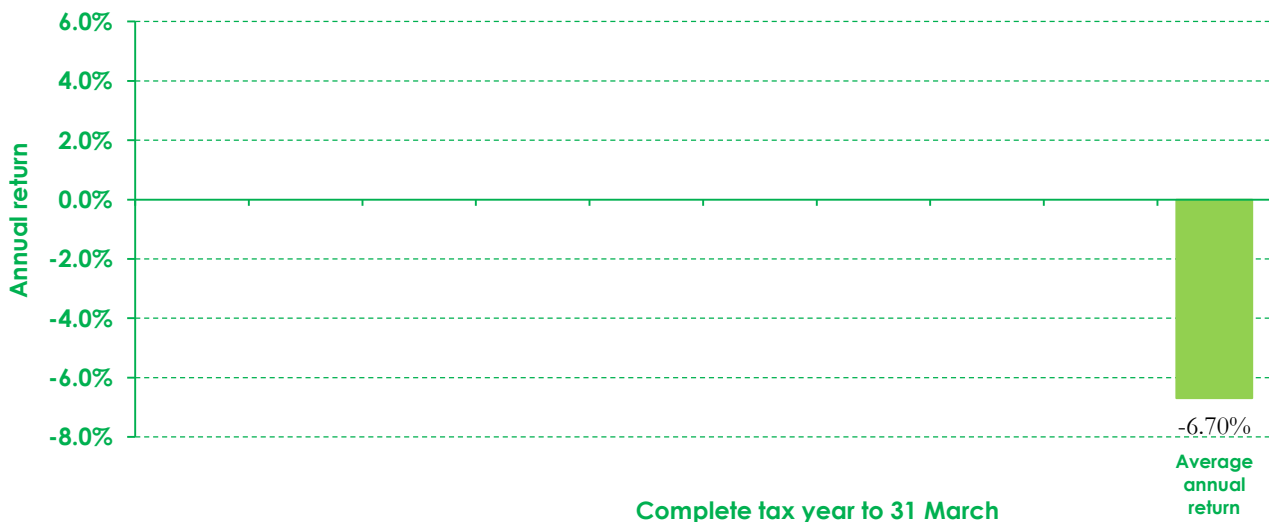
Total value of the fund:	\$40,833
Number of members in the fund:	12
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-6.70%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Total World ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

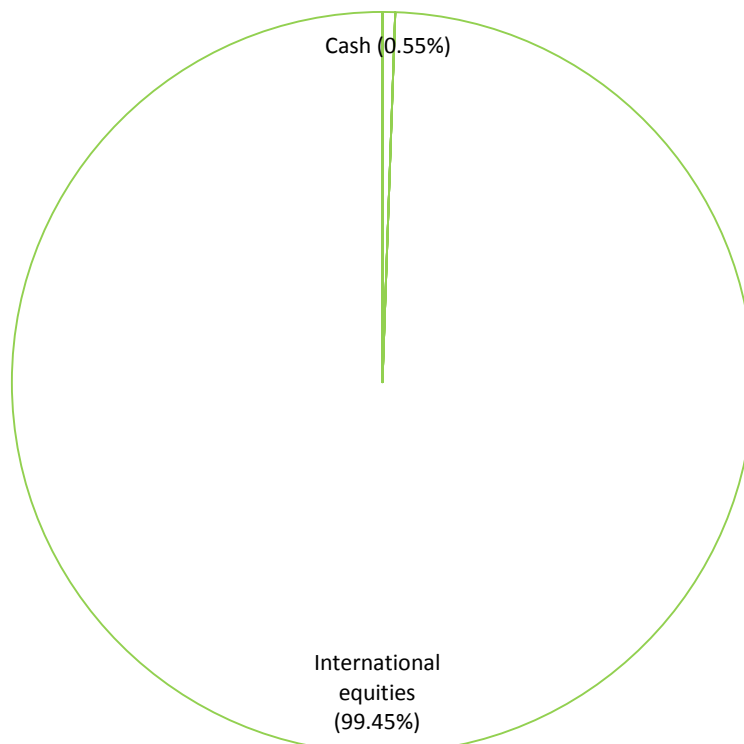
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$661.00 (that's -6.61% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$669.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Total World ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Total World ETF (VT)	99.45%	Fund	United States	n/a
2	Cash (Smartshares)	0.55%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
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9					
10					

The top 10 investments make up 100.00% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Total World ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_031_QDSDec2015_Total_World_ETF.csv.

Notes

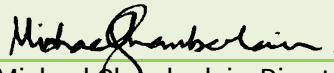
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.71% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Total World Trust" (TWF). The investments shown are those in the ETF.

SuperLife: Total World ETF

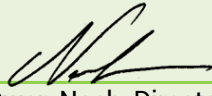
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

US S&P 500 ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife US S&P 500 ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the US 500 Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$192,911
Number of members in the fund:	38
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015:	-4.34%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: US S&P 500 ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$426.00 (that's -4.26% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$434.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: US S&P 500 ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard S&P 500 ETF (VOO)	99.52%	Fund	United States	n/a
2	Cash (Smartshares)	0.48%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
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10					

The top 10 investments make up 100.00% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: US S&P 500 ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_032_QDSDec2015_US_S&P_500 ETF.csv.

Notes

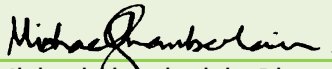
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.59% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "US 500 Trust" (USF). The investments shown are those in the ETF.

SuperLife: US S&P 500 ETF

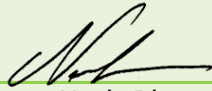
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Europe ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Europe ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the Europe Trust. Returns should be measured over a 7 to 10 year period.

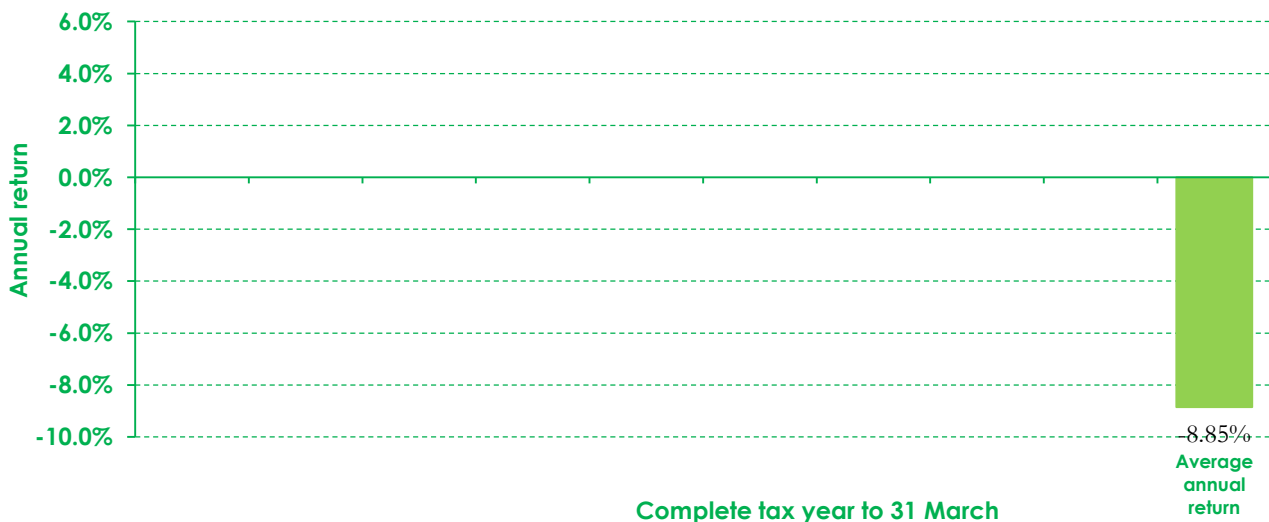
Total value of the fund:	\$56,119
Number of members in the fund:	22
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-8.85%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Europe ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

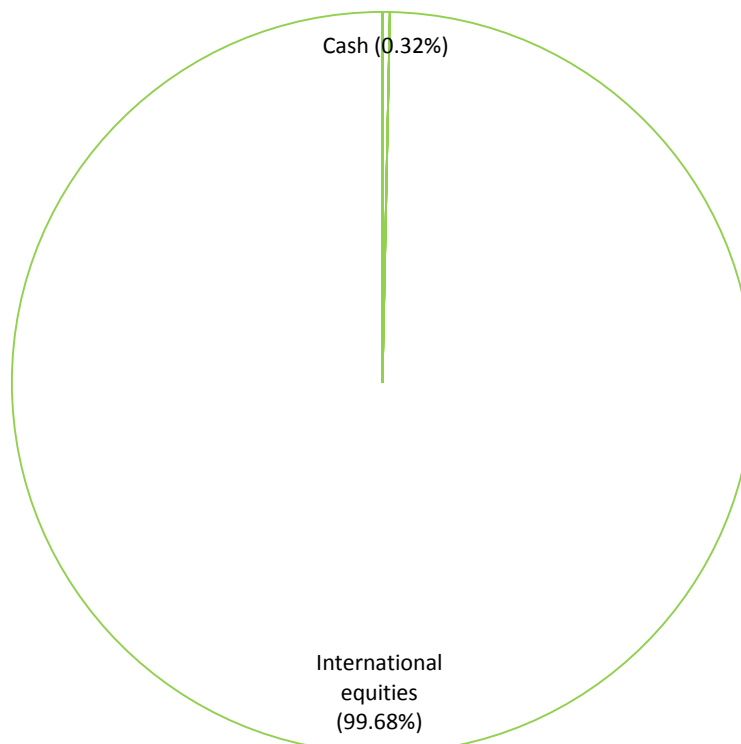
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$877.00 (that's -8.77% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$885.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Europe ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Europe ETF (VGK)	99.68%	Fund	United States	n/a
2	Cash (Smartshares)	0.32%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
4					
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8					
9					
10					

The top 10 investments make up 100.00% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Europe ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_033_QDSDec2015_Europe ETF.csv.

Notes

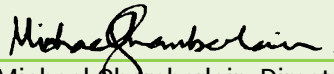
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.66% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Europe Trust" (EUF). The investments shown are those in the ETF.

SuperLife: Europe ETF

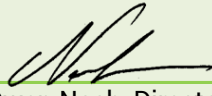
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Asia Pacific ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Asia Pacific ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the Asia Pacific Trust. Returns should be measured over a 7 to 10 year period.

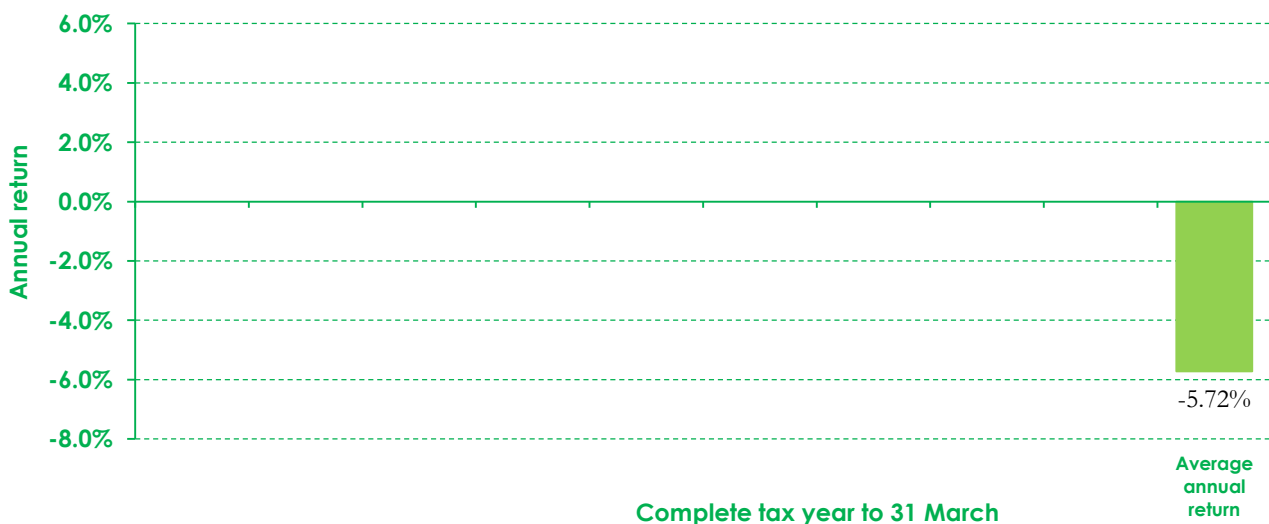
Total value of the fund:	\$47,428
Number of members in the fund:	19
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-5.72%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Asia Pacific ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$564.00 (that's -5.64% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$572.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Asia Pacific ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Pacific ETF (VPL)	99.02%	Fund	United States	n/a
2	Cash (Smartshares)	0.98%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
4					
5					
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9					
10					

The top 10 investments make up 100.00% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Asia Pacific ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_034_QDSDec2015_Asia_Pacific ETF.csv.

Notes

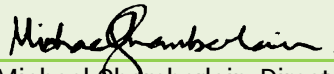
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.66% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Asia Pacific Trust" (APA). The investments shown are those in the ETF.

SuperLife: Asia Pacific ETF

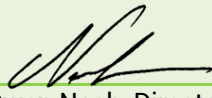
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

US Growth ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife US Growth ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the US Large Growth Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$79,675
Number of members in the fund:	22
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-7.16%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: US Growth ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

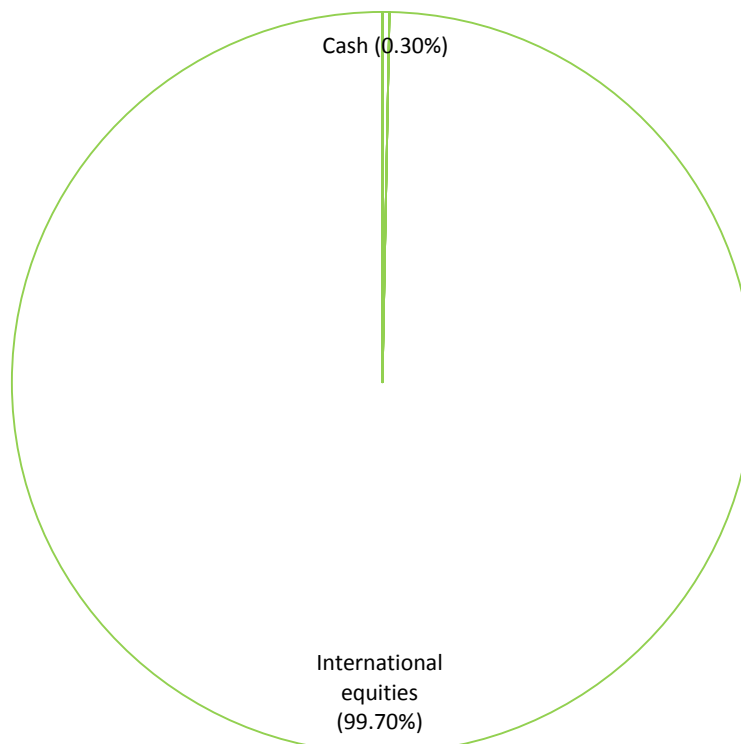
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$707.00 (that's -7.07% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$715.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: US Growth ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Growth ETF (VUG)	99.70%	Fund	United States	n/a
2	Cash (Smartshares)	0.30%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

8

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: US Growth ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_035_QDSDec2015_US_Growth ETF.csv.

Notes

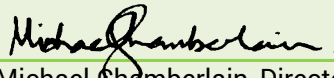
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.63% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "US Large Growth Trust" (USG). The investments shown are those in the ETF.

SuperLife: US Growth ETF

Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

US Value ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife US Value ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the US Large Value Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$61,492
Number of members in the fund:	19
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-1.32%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: US Value ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

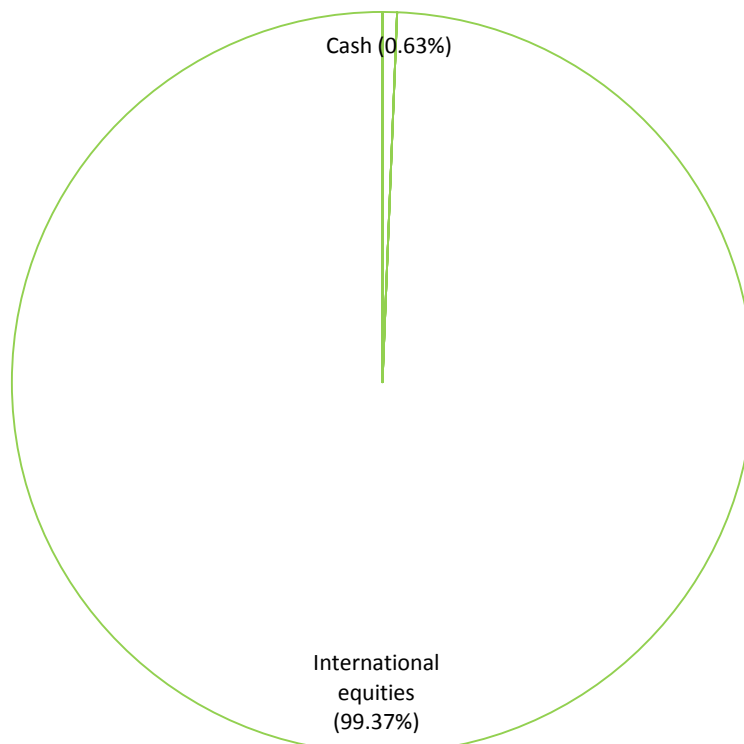
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$123.00 (that's -1.23% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$131.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: US Value ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Value ETF (VTV)	99.38%	Fund	United States	n/a
2	Cash (Smartshares)	0.62%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: US Value ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_036_QDSDec2015_US_Value ETF.csv.

Notes

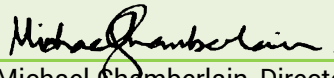
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.63% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "US Large Value Trust" (USV). The investments shown are those in the ETF.

SuperLife: US Value ETF

Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

US Midcap ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife US Midcap ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the US Mid-Cap Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$254,189
Number of members in the fund:	16
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	-9.44%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: US Midcap ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

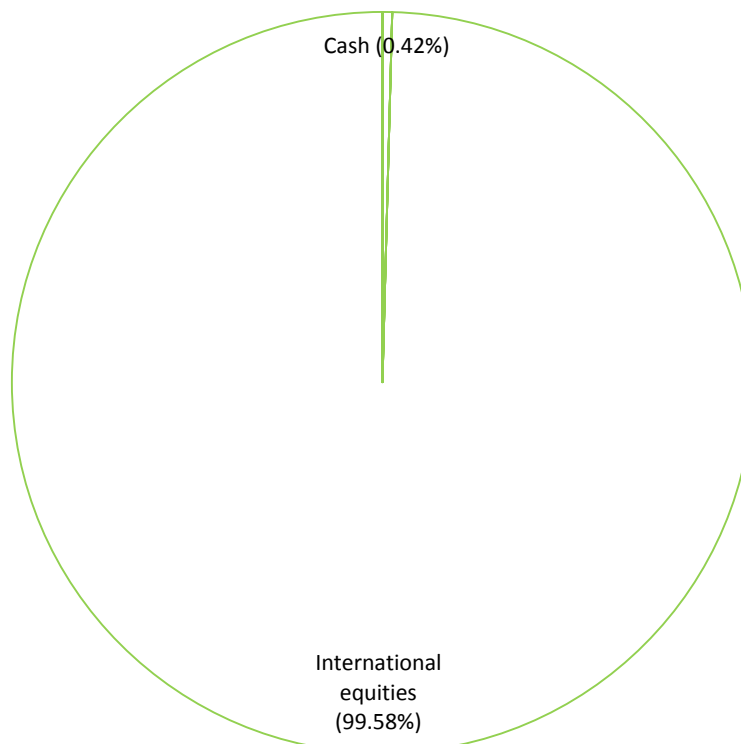
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$936.00 (that's -9.36% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$944.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: US Midcap ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Mid Cap ETF (VO)	99.58%	Fund	United States	n/a
2	Cash (Smartshares)	0.42%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: US Midcap ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_037_QDSDec2015_US_Midcap ETF.csv.

Notes

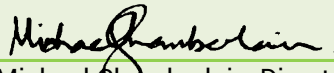
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.63% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "US Mid-Cap Trust" (USM). The investments shown are those in the ETF.

SuperLife: US Midcap ETF

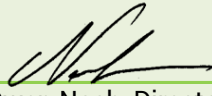
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

US Small ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife US Small ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the US Small-Cap Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$275,729
Number of members in the fund:	22
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015:	-10.93%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: US Small ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

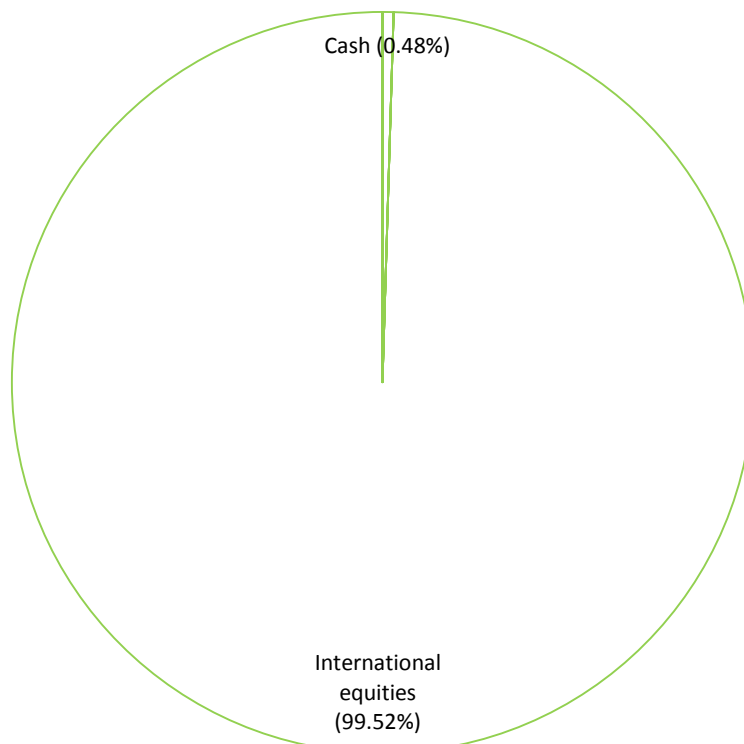
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$1,085.00 (that's -10.85% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$1,093.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: US Small ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard Small Cap ETF (VB)	99.52%	Fund	United States	n/a
2	Cash (Smartshares)	0.48%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: US Small ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_038_QDSDec2015_US_Small ETF.csv.

Notes

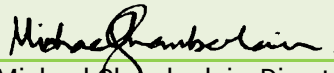
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.63% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "US Small-Cap Trust" (USS). The investments shown are those in the ETF.

SuperLife: US Small ETF

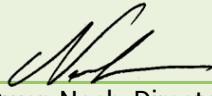
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

Emerging Markets ETF

What is the purpose of this statement?

This statement provides key information about the SuperLife Emerging Markets ETF. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

The Fund invests, on a passive basis, in the Smartshares NZX-listed ETF known as the Emerging Markets Trust. Returns should be measured over a 7 to 10 year period.

Total value of the fund:	\$87,339
Number of members in the fund:	23
Date the fund started:	21 September 2015

How has the fund performed?

	Past year
Return for the period 21 Sep 2015 to 31 Dec 2015:	-12.70%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: Emerging Markets ETF

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.00% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.00%
Performance-based fees:	0.00%
Other fees and costs:	0.00%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

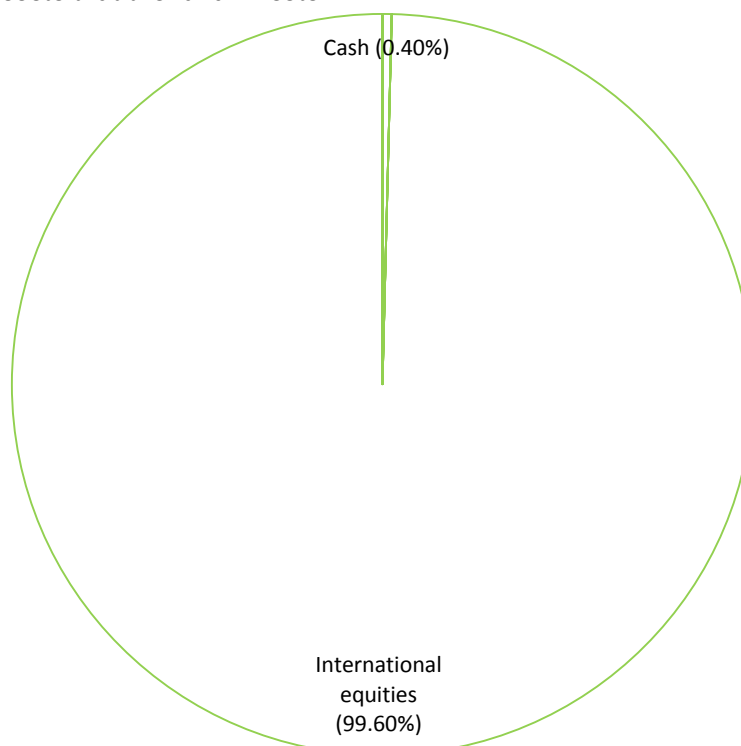
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of -\$1,262.00 (that's -12.62% of his initial \$10,000). Michael also paid \$8.25 in membership fees. This gives Michael a total return of -\$1,270.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: Emerging Markets ETF

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	0.00%
International equities	100.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Vanguard FTSE Emerging Markets ETF (VWO)	99.60%	Fund	United States	n/a
2	Cash (Smartshares)	0.40%	Cash & cash equivalents	New Zealand	n/a
3	Cash deposit (ASB Bank NZ\$)	0.00%	Cash & cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: Emerging Markets ETF

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_039_QDSDec2015_Emerging_Markets ETF.csv.

Notes

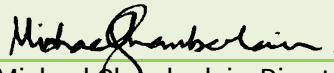
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes the period since the end of the last complete tax year.
- ⁵ The Fund had not been going for a full financial year and therefore does not have an actual annual fund fee. The estimated level of fund fees are 0.79% a year of a member's investments.
- ⁶ The Fund had not been going for the full financial year. \$33 is the annual level of membership fees.
- ⁷ The year is the period 21 September 2015 to 31 December 2015.
- ⁸ The Fund invests in the ETF "Emerging Markets Trust" (EMF). The investments shown are those in the ETF.

SuperLife: Emerging Markets ETF

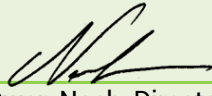
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

AIM First Home & AIM Future Fund

What is the purpose of this statement?

This statement provides key information about the SuperLife AIM First Home & AIM Future Fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

This Mix invests in the 10 single sector SuperLife Funds and focuses on the fixed interest and cash Funds designed for an investor saving for the short-term (3 to 5 years). Investment decisions take into account the interest rate, investment and economic outlook on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

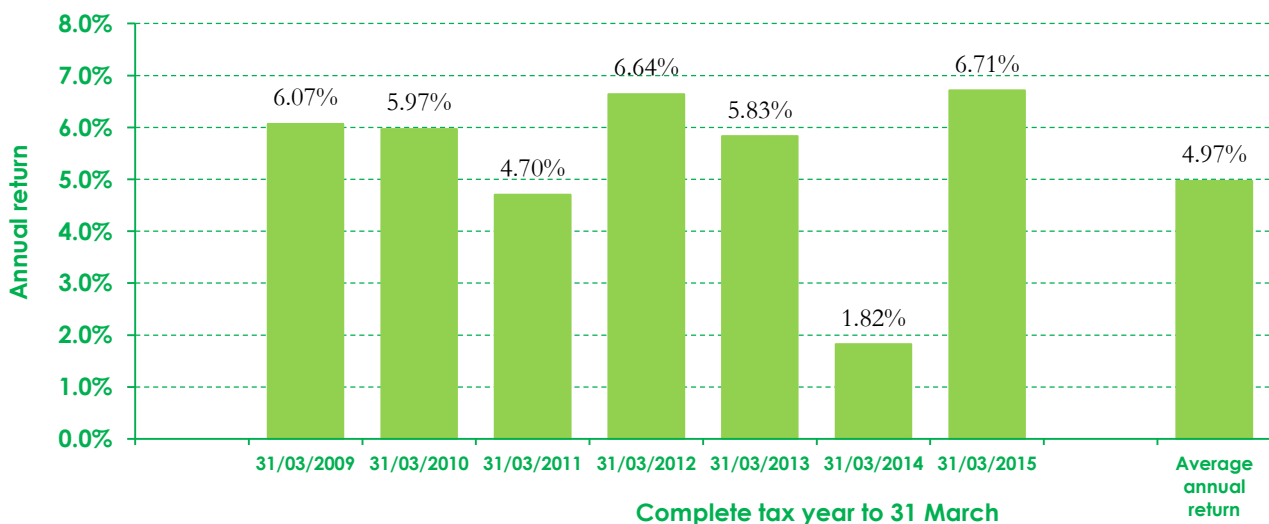
Total value of the fund:	\$0
Number of members in the fund:	0
Date the fund started:	1 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	2.74%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: AIM First Home & AIM Future Fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.63% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.57%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

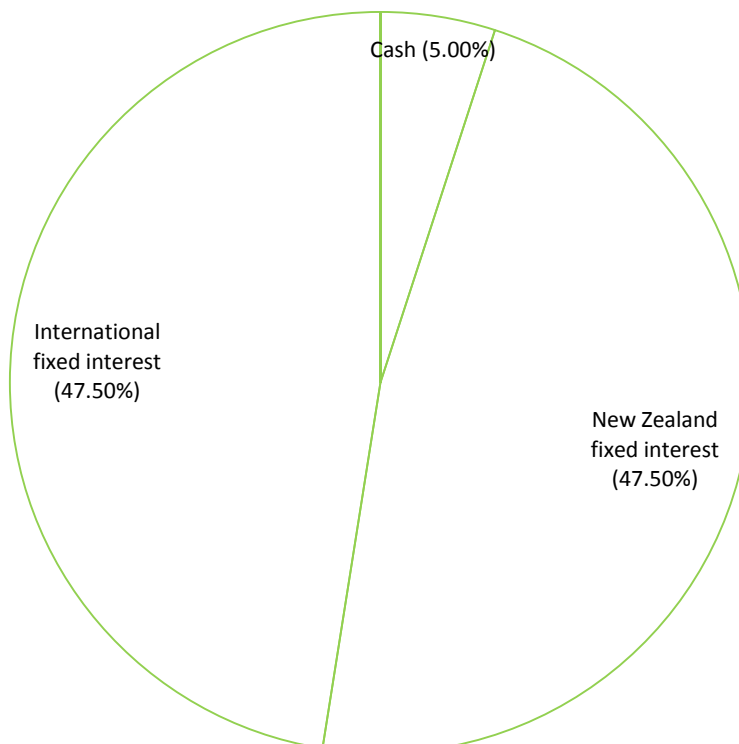
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$273.00 (that's 2.73% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$240.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: AIM First Home & AIM Future Fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	70.00%
New Zealand fixed interest	15.00%
International fixed interest	15.00%
Australasian equities	0.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	NZ Bonds Fund	47.50%	New Zealand fixed interest	New Zealand	n/a
2	Overseas Non-government Bonds Fund	47.50%	International fixed interest	New Zealand	n/a
3	Cash Fund	5.00%	Cash and cash equivalents	New Zealand	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: AIM First Home & AIM Future Fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022 A QDSDec2015 AIM_First_Home_AIM_Future.csv.

Notes

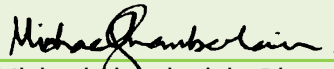
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

SuperLife: AIM First Home & AIM Future Fund

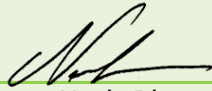
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

the D fund

What is the purpose of this statement?

This statement provides key information about the SuperLife the D fund. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

This Mix is equivalent to the government-defined default-KiwiSaver-provider default option and has 15% to 25% of its assets in the property and share Funds and 75% to 85% in the cash and bond Funds. Decisions are based on our view of the investment and economic outlook of the different sectors, on a 1 to 3 year time horizon and returns should be measured over a 3 to 5 year period.

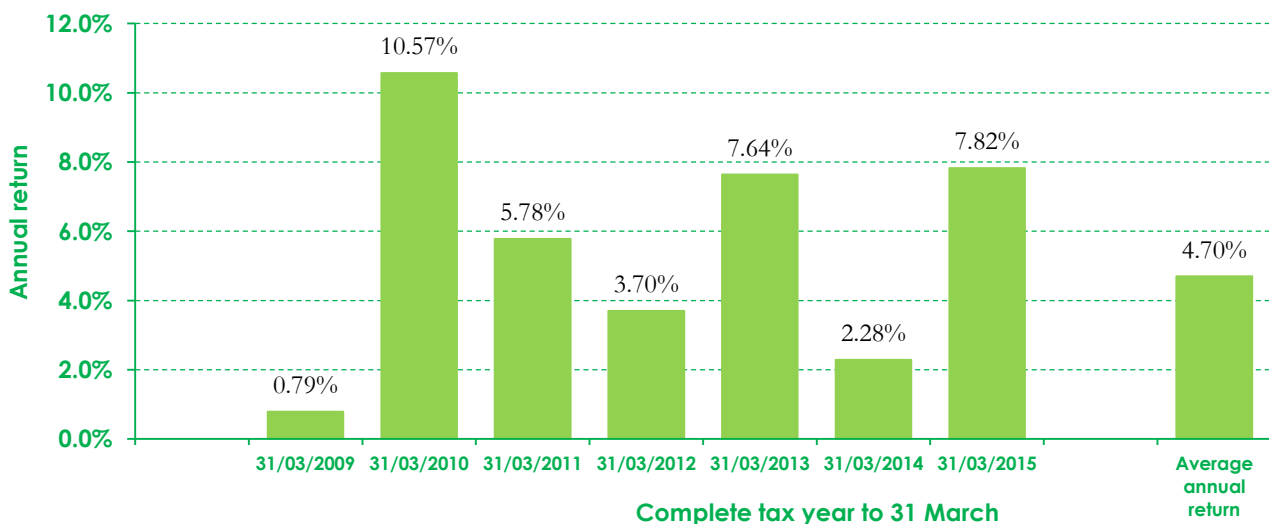
Total value of the fund:	\$0
Number of members in the fund:	0
Date the fund started:	1 October 2007

How has the fund performed?

Annual return: (after deductions for fund fees and tax ¹)	Past year 4.15%
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How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: the D fund

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.65% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

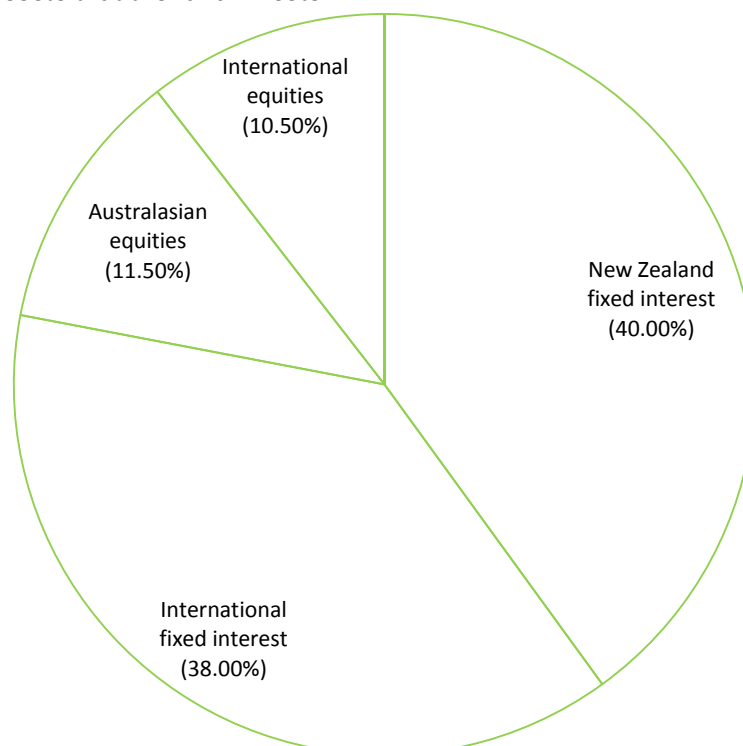
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$414.00 (that's 4.14% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$381.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: the D fund

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	0.00%
New Zealand fixed interest	40.00%
International fixed interest	40.00%
Australasian equities	7.00%
International equities	10.00%
Listed property	3.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	NZ Bonds Fund	40.00%	New Zealand fixed interest	New Zealand	n/a
2	Overseas Non-government Bonds Fund	38.00%	International fixed interest	New Zealand	n/a
3	Australian Shares Fund	6.50%	Australasian shares	New Zealand	n/a
4	New Zealand Shares Fund	5.00%	Australasian shares	New Zealand	n/a
5	Overseas Shares Currency Hedged Fund	4.50%	International shares	New Zealand	n/a
6	Emerging Markets Fund	4.00%	International shares	New Zealand	n/a
7	Overseas Shares (Unhedged) Fund	2.00%	International shares	New Zealand	n/a
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: the D fund

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022 B QDSDec2015 D_fund.csv.

Notes

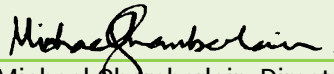
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes the period prior to the completion of the first complete tax year and also the period since the end of the last complete tax year. It is not the average of the bars shown in the graph.

SuperLife: the D fund

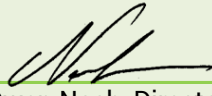
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

AIM 30

What is the purpose of this statement?

This statement provides key information about the SuperLife AIM 30. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

This Mix was designed to provide a fixed "conservative" investment strategy of the cash, bond, property and share sector Funds.

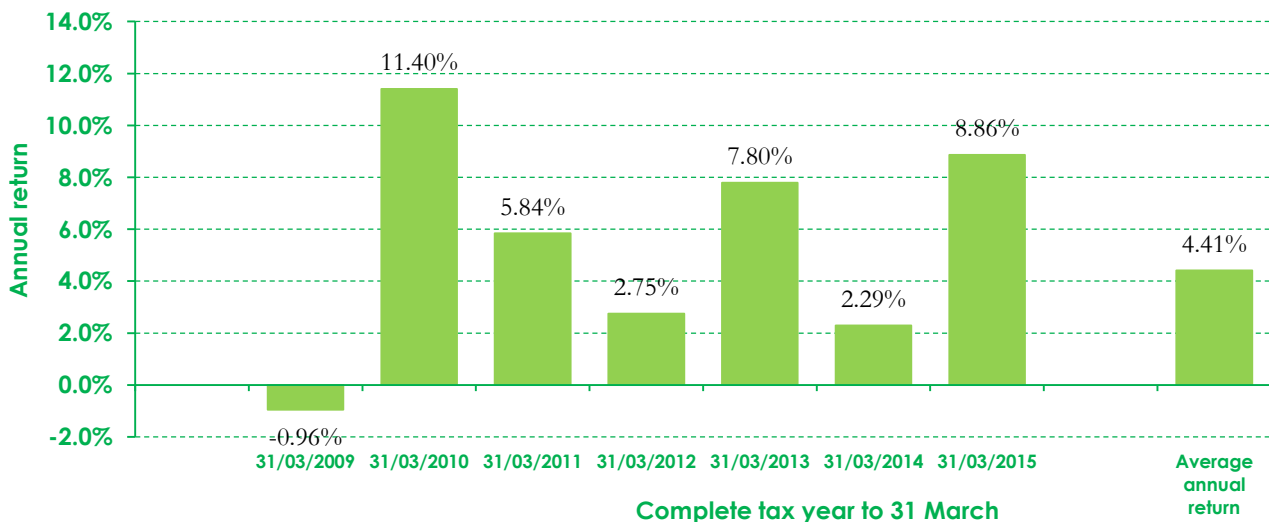
Total value of the fund:	\$0
Number of members in the fund:	0
Date the fund started:	1 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	4.50%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: AIM 30

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$449.00 (that's 4.49% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$416.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: AIM 30

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	10.00%
New Zealand fixed interest	30.00%
International fixed interest	30.00%
Australasian equities	10.00%
International equities	15.00%
Listed property	5.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	NZ Bonds Fund	30.00%	New Zealand fixed interest	n/a	n/a
2	Overseas Non-government Bonds Fund	20.00%	International fixed interest	n/a	n/a
3	Overseas Bonds Fund	10.00%	International fixed interest	n/a	n/a
4	Cash Fund	10.00%	Cash and cash equivalents	n/a	n/a
5	Property Fund	5.00%	Listed Property	n/a	n/a
6	NZ Shares Fund	5.00%	Australasian shares	n/a	n/a
7	Australian Shares Fund	5.00%	Australasian shares	n/a	n/a
8	Overseas Shares Currency Hedged Fund	5.00%	International shares	n/a	n/a
9	Overseas Shares (Unhedged) Fund	5.00%	International shares	n/a	n/a
10	Emerging Markets Fund	5.00%	International shares	n/a	n/a

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: AIM 30

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

[www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022 C QDSDec2015 AIM30.csv](http://www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_C_QDSDec2015_AIM30.csv).

Notes

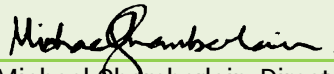
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes

SuperLife: AIM 30

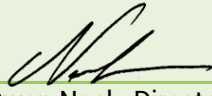
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

AIM 60

What is the purpose of this statement?

This statement provides key information about the SuperLife AIM 60. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

This Mix was designed to provide a fixed "balanced" investment strategy of the cash, bond, property and share sector Funds.

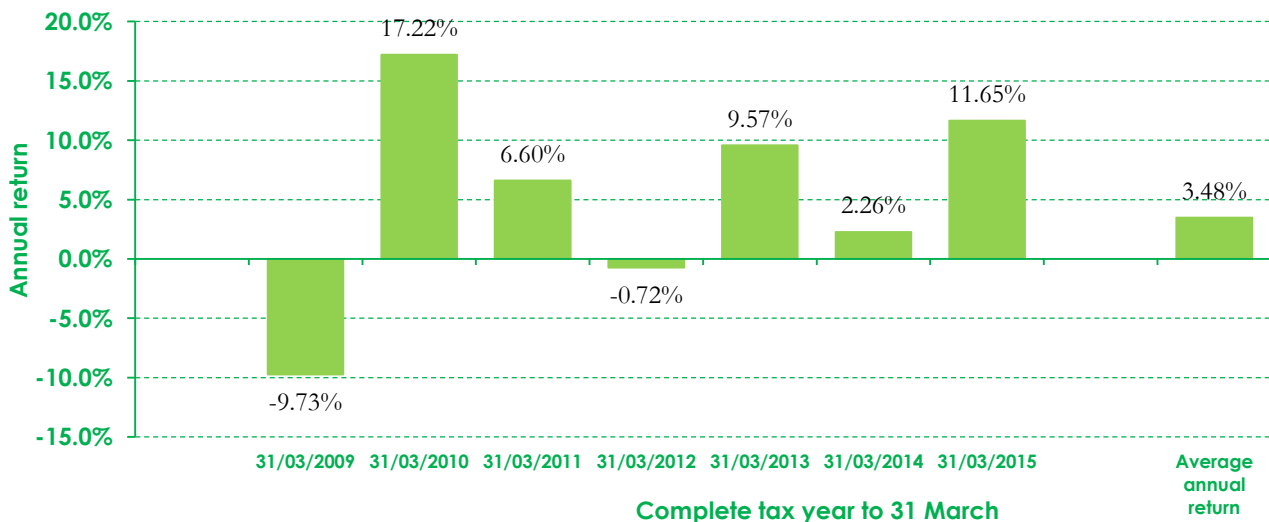
Total value of the fund:	\$0
Number of members in the fund:	0
Date the fund started:	1 October 2007

How has the fund performed?

Annual return: (after deductions for fund fees and tax ¹)	Past year 6.27%
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How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: AIM 60

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

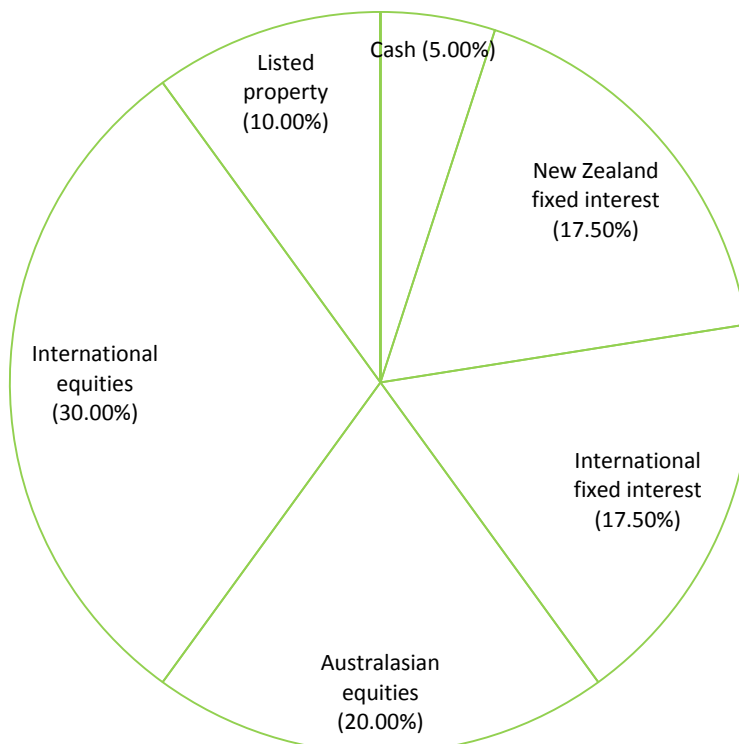
Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$626.00 (that's 6.26% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$593.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: AIM 60

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	17.50%
International fixed interest	17.50%
Australasian equities	20.00%
International equities	30.00%
Listed property	10.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	NZ Bonds Fund	17.50%	New Zealand fixed interest	n/a	n/a
2	Australian Shares Fund	12.50%	Australasian shares	n/a	n/a
3	Overseas Non-government Bonds Fund	10.00%	International fixed interest	n/a	n/a
4	Property Fund	10.00%	Listed Property	n/a	n/a
5	Overseas Shares Currency Hedged Fund	10.00%	International shares	n/a	n/a
6	Overseas Shares (Unhedged) Fund	10.00%	International shares	n/a	n/a
7	Emerging Markets Fund	10.00%	International shares	n/a	n/a
8	NZ Shares Fund	7.50%	Australasian shares	n/a	n/a
9	Overseas Bonds Fund	7.50%	International fixed interest	n/a	n/a
10	Cash Fund	5.00%	Cash and cash equivalents	n/a	n/a

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: AIM 60

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022 D QDSDec2015 AIM60.csv.

Notes

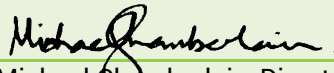
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes

SuperLife: AIM 60

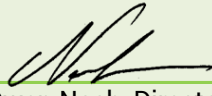
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

AIM 80

What is the purpose of this statement?

This statement provides key information about the SuperLife AIM 80. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

This Mix was designed to provide a fixed "growth" investment strategy of the cash, bond, property and share sector Funds.

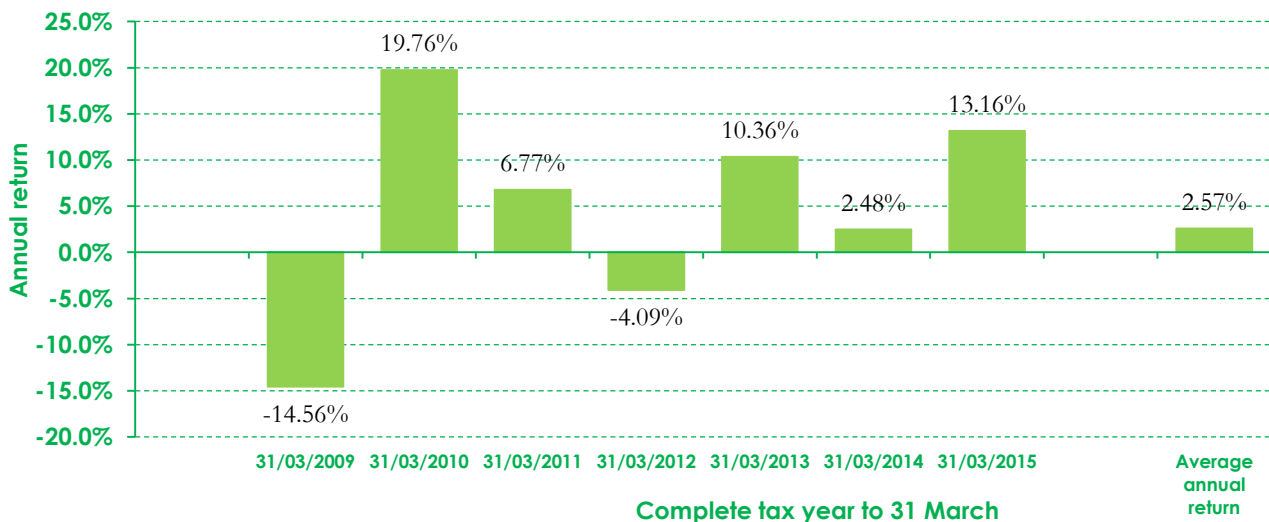
Total value of the fund:	\$0
Number of members in the fund:	0
Date the fund started:	1 October 2007

How has the fund performed?

Annual return:	Past year
(after deductions for fund fees and tax ¹)	7.08%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: AIM 80

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees:	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015.

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

Example of how this applies to a member

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$708.00 (that's 7.08% of his initial \$10,000). Michael also paid \$33.00 in membership fees. This gives Michael a total return of \$675.00 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: AIM 80

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	5.00%
New Zealand fixed interest	15.00%
International fixed interest	0.00%
Australasian equities	25.00%
International equities	42.50%
Listed property	12.50%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Emerging Markets Fund	17.50%	International shares	n/a	n/a
2	Australian Shares Fund	15.00%	Australasian shares	n/a	n/a
3	NZ Bonds Fund	15.00%	New Zealand fixed interest	n/a	n/a
4	Overseas Shares Currency Hedged Fund	12.50%	International shares	n/a	n/a
5	Overseas Shares (Unhedged) Fund	12.50%	International shares	n/a	n/a
6	Property Fund	12.50%	Listed Property	n/a	n/a
7	NZ Shares Fund	10.00%	Australasian shares	n/a	n/a
8	Cash Fund	5.00%	Cash and cash equivalents	n/a	n/a
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: AIM 80

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022 E QDSDec2015 AIM80.csv.

Notes

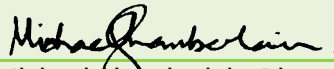
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the average return since the start of the fund. It therefore includes

SuperLife: AIM 80

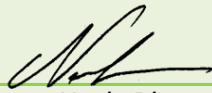
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

smartConservative

What is the purpose of this statement?

This statement provides key information about the SuperLife smartConservative. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

This Mix was designed to reproduce the "conservative" option under smartkiwi. It targets to provide medium to long term capital growth and is expected to experience low volatility.

Total value of the fund:	\$0
Number of members in the fund:	0
Date the fund started:	16 January 2015

How has the fund performed?

	Past year
Return for the period 16 Jan 2015 to 31 Dec 2015: (after deductions for fund fees and tax ¹)	3.83%

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: smartConservative

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

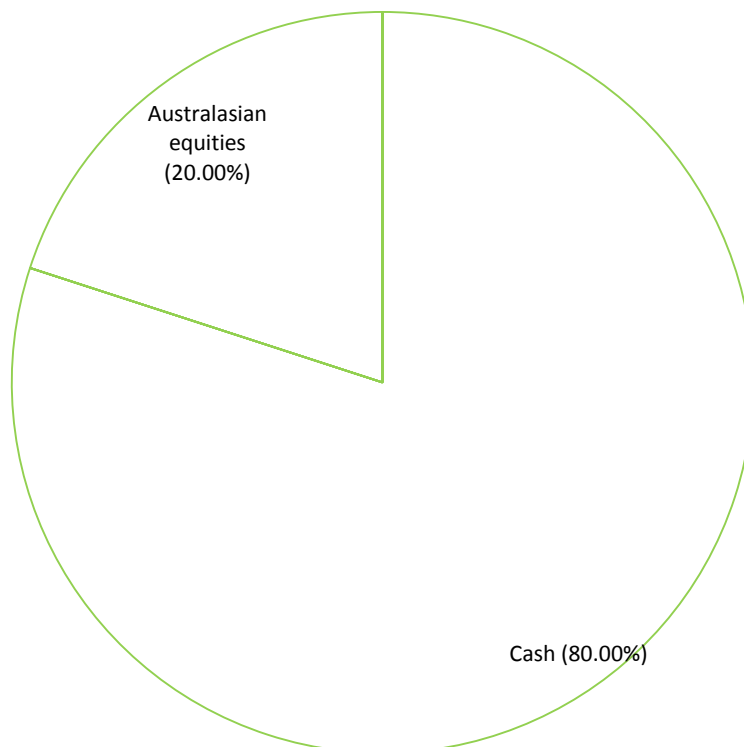
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$382.00 (that's 3.82% of his initial \$10,000). Michael also paid \$13.75 in membership fees. This gives Michael a total return of \$368.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: smartConservative

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	80.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	20.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash Fund	80.00%	Cash & cash equivalents	New Zealand	n/a
2	NZ 50 Portfolio ETF	20.00%	Australasian shares	New Zealand	n/a
3					
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: smartConservative

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022_F_QDSDec2015_smartConservative.csv.

Notes

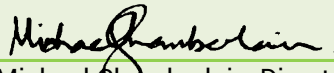
- ¹ Returns in this statement are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax rate may be lower.
- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes

SuperLife: smartConservative

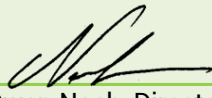
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

Quarterly Disclosure Statement for 1 January 2015 to 31 December 2015

SuperLife

smartBalanced

What is the purpose of this statement?

This statement provides key information about the SuperLife smartBalanced. It tells you how the fund has performed and what fees it charged, and will help you to compare it with other funds. We prepared this statement in accordance with the KiwiSaver (Periodic Disclosure) Regulations 2013. This information is not audited and may be updated.

Description of the fund

This Mix was designed to reproduce the "balanced" option under smartkiwi. It targets to provide medium to long term capital growth and is expected to experience moderate to high volatility.

Total value of the fund:	\$0
Number of members in the fund:	0
Date the fund started:	16 January 2015

How has the fund performed?

	Past year
Return for the period 16 Jan 2015 to 31 Dec 2015:	6.31%
(after deductions for fund fees and tax ¹)	

How has the fund performed in the past?

This shows the return after fund fees and taxes for each tax year since the fund started and the **average annual return**⁴ since the fund started. It's important to note that this does not tell you how the fund will perform in the future.



SuperLife: smartBalanced

What fees were members charged?

The returns above are after deductions for **fund fees**². These fees were last totalled up for the year to 31 March 2015 and were:

Total fund fees: ⁵	0.64% of members' investments
<i>Which are made up of:</i>	
Annual management fee:	0.59%
Performance-based fees:	0.00%
Other fees and costs:	0.06%

Members were also charged **membership fees**³ of \$33 over the year to 31 March 2015. ⁶

Members may also be charged fees for specific actions or decisions (e.g. transferring to another KiwiSaver scheme). See http://www.SuperLife.co.nz/documents/kiwisaver_fees.pdf for more information about these fees.

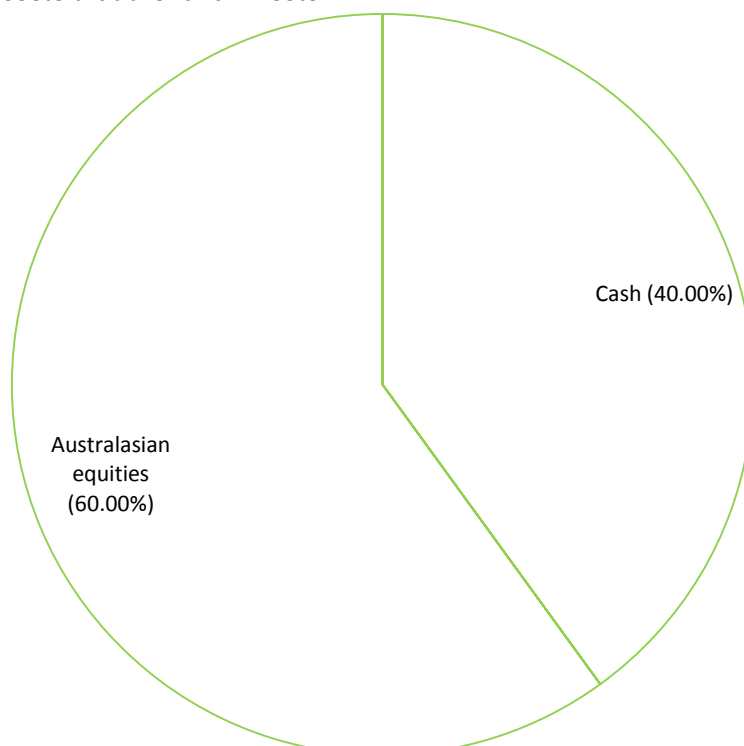
Example of how this applies to a member ⁷

Michael had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Michael received a return after fund fees and taxes were deducted of \$631.00 (that's 6.31% of his initial \$10,000). Michael also paid \$13.75 in membership fees. This gives Michael a total return of \$617.25 for the year.

What does the fund invest in?

Actual investment mix

This shows the types of assets that the fund invests in.



SuperLife: smartBalanced

Target investment mix

This shows the mix of assets that the fund generally intends to invest in.

Cash and cash equivalents	40.00%
New Zealand fixed interest	0.00%
International fixed interest	0.00%
Australasian equities	60.00%
International equities	0.00%
Listed property	0.00%
Unlisted property	0.00%
Other	0.00%

Top ten investments

	Name	Percentage of fund net assets	Type	Country	Credit rating (if applicable)
1	Cash Fund	40.00%	Cash & cash equivalents	New Zealand	n/a
2	NZ 50 Portfolio ETF	35.00%	Australasian shares	New Zealand	n/a
3	Aust MidCap ETF	25.00%	Australasian shares	Australia	n/a
4					
5					
6					
7					
8					
9					
10					

The top 10 investments make up 100.00% of the fund.

Key personnel

This shows the directors and employees who have the most influence on the investment decisions of the fund.

Name	Current position	Time in current position	Previous or other positions	Time in previous or other position
Michael Chamberlain	Director, Investments	17 years 9 months		
Owen Nash	Director, Investment Committee	14 years 9 months		
John O'Reilly	GM, Investment Operations	7 years 5 months		
Ryan Gillanders	Investment Analyst	7 years 6 months		
Aaron Jenkins (new)	Head of NZX Funds Management	0 years 7 months		

SuperLife: smartBalanced

Further information:

Information about conflicts of interest

There have not been changes to the nature, or increases in the scale of, the funds related-party transactions compared with the last quarter. See the SuperLife annual financial statements for more information about the scheme's related-party transactions.

Changes to trade allocation, execution and proxy voting policies

There have not been changes to the fund's trade allocation, execution and proxy voting policies in the past three months. See www.superlife.co.nz/documents/policies.pdf for more information about these policies.

Changes to valuation methods

There have not been changes to the fund's valuation methods in the past three months.

Electronic disclosure of this information

Most of the information contained in this statement, including some additional information, is available in a spreadsheet at:

[www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022 G QDSDec2015 smartBalanced.csv](http://www.superlife.co.nz/data_files/QDS/2015_Dec/KSS10022%20G%20QDSDec2015%20smartBalanced.csv).

Notes

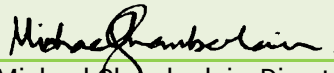
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- ² Fund fees are fees charged as a percentage of a member's interest in the fund (i.e. as a percentage of their KiwiSaver Account balance).
- ³ Membership fees are the fixed dollar charges for membership in the KiwiSaver scheme. It is deducted at \$2.75 a month from your KiwiSaver Account. If you invest in more than one fund of SuperLife, only one administration fee is deducted.
- ⁴ The average annual return is the return since the start of the fund. It therefore includes

SuperLife: smartBalanced

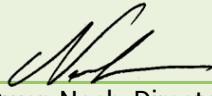
Manager's certificate

On behalf of SuperLife Limited, as the manager of the KiwiSaver scheme known as SuperLife (KSS 10022), we state:

1. This disclosure statement has been prepared for the purposes of the KiwiSaver (Periodic Disclosure) Regulations 2013 ("**Regulations**");
2. To the best of our knowledge after making reasonable enquiry, all information required by the Regulations has been disclosed in accordance with these Regulations and the information presented is accurate;
3. This disclosure statement does not contain any statement that is likely to deceive or mislead with regard to any particular that would be material to an offer of an interest in SuperLife.



Michael Chamberlain, Director



Owen Nash, Director

5 February 2016

Date

