

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
<b>NZ Equities</b>	NZSE 40 Accum Index (Source: NZX)						S&P/NZX 50 Portfolio Index (Gross) (Source: NZX, S&P)										Smartshares NZ Core Equity (Source: Smartshares)											
<b>Australian Equities</b>	Australian Market ex Utilities, Materials & Energy Simulation (Source: DFA)																					Dimensional Australian Core Trust (Source: DFA)	Dimensional Australian Sustainability Trust (Source: DFA)					
<b>International Equities</b>	Dimensional Global Sustainability Strategy (NZD hedged) (Source: DFA)																					Dimensional Global Sustainability Trust (NZD hedged) (Source: DFA)						
	MSCI World Investable Market Index (net div.) (Source: Morningstar)								FTSE Global All Cap Index (net div.) (Source: Morningstar)								Vanguard Ethically Conscious International Shares Index Fund (Source: Vanguard)											
<b>NZ Fixed Interest</b>	NZ 10 Year Govt Bond Index (Source: Morningstar)							ANZ Corporate A Bond Index (Source: Morningstar)					Harbour Corporate Bond Fund (Source: FNZC and Harbour)	Harbour Corporate Bond Fund (Source: Harbour)														
<b>International Fixed Interest</b>	Dimensional Global Bond Strategy (NZD hedged) (Source: DFA)															Dimensional Global Bond Trust (NZD hedged) (Source: DFA)					Dimensional Global Sustainability Fixed Interest Trust (NZD hedged) (Source: DFA)							
	89% Bloomberg Barclays Global Aggregate Bond Index (hedged to NZD), 11% Bloomberg Barclays Global Treasury Index (hedged to NZD) (Source: Morningstar)																					Vanguard Ethically Conscious Global Aggregate Bond Index Fund (NZD hedged) (Source: Vanguard)						
<b>Cash</b>	NZ One Month Bank Bills (Source: Reuters and Bloomberg)																											

<b>KEY:</b>	<b>NZX = New Zealand Stock Exchange</b>
	<b>S&amp;P = Standard &amp; Poor's Financial Services LLC</b>
	<b>Smartshares = Smartshares Limited</b>
	<b>DFA = Dimensional Fund Advisors</b>
	<b>MorningStar = Morningstar, Inc.</b>
	<b>Vanguard = Vanguard Investments Australia Ltd</b>
	<b>Harbour = Harbour Asset Management</b>
	<b>FNZC = First NZ Capital</b>