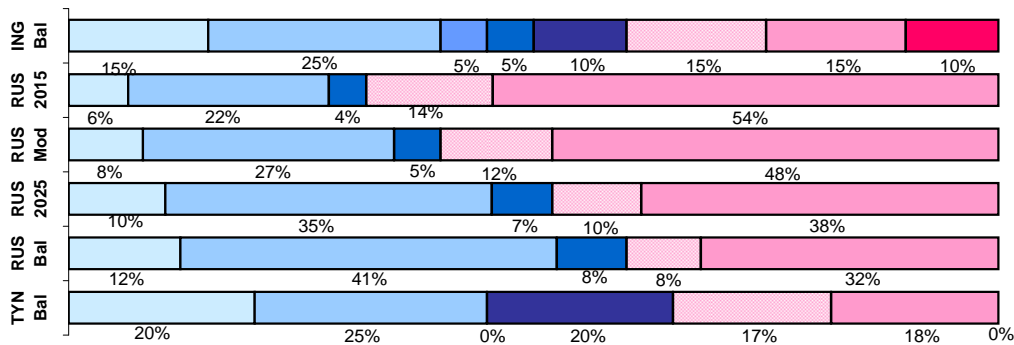


Performance of Balanced Funds as at 31 December 2009

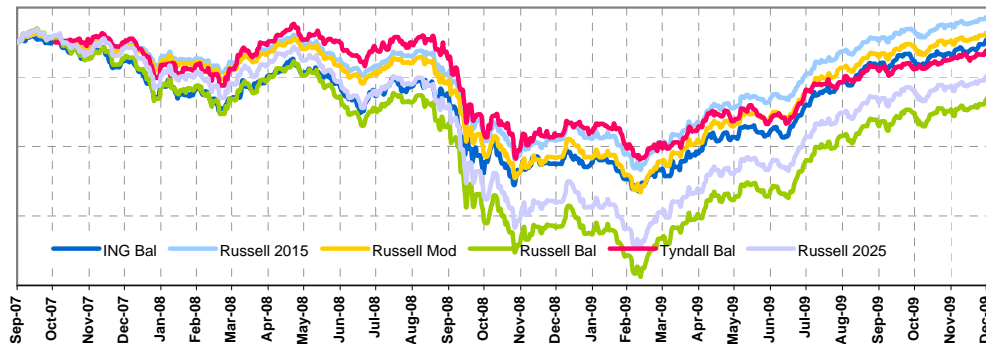
	3 Months	6 Months	12 Months	Since Inception % (Accumulated from 1st Oct 07)
ING Balanced Fund	3.67%	14.9%	21.5%	0.3%
Russell Balanced Fund	4.69%	17.0%	25.2%	-8.0%
Tyndall Balanced Fund	3.17%	11.4%	14.2%	n/a
Russell Moderate Fund	3.78%	13.7%	21.6%	1.6%
Russell Lifepoints 2015	3.55%	12.9%	20.6%	3.8%
Russell Lifepoints 2025	4.38%	15.6%	23.7%	-4.7%

Current Benchmark Asset Allocation for Balanced Funds

■ Aust Equities
 ■ Int Equities
 ■ Aust Prop
 ■ Global Prop
 ■ Alt Assets
 ■ NZ Bonds
 ■ Int Bonds
 ■ Cash



Change in Unit Prices for Balanced / Moderate Funds Since Inception



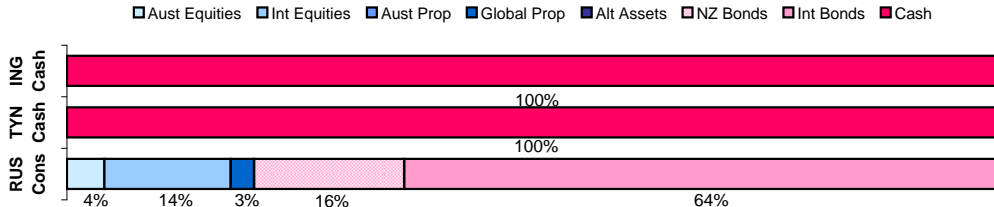
Investment Returns are reported before tax but after management fees. Past performance is not necessarily an indicator of future performance. Returns are calculated based on changes in the unit price and after allowing for any applicable rebates. Copies of the Investment Statement are available from the AonSaver website (from www.aonsaver.co.nz). This publication provides general information only and should not be relied upon in making an investment decision. Investors should seek professional advice which takes into account their personal circumstances before making an investment decision. No part of this document may be reproduced without the prior written consent of Aon New Zealand. Scales on the graphs may be different and are shown for indicative purposes only.

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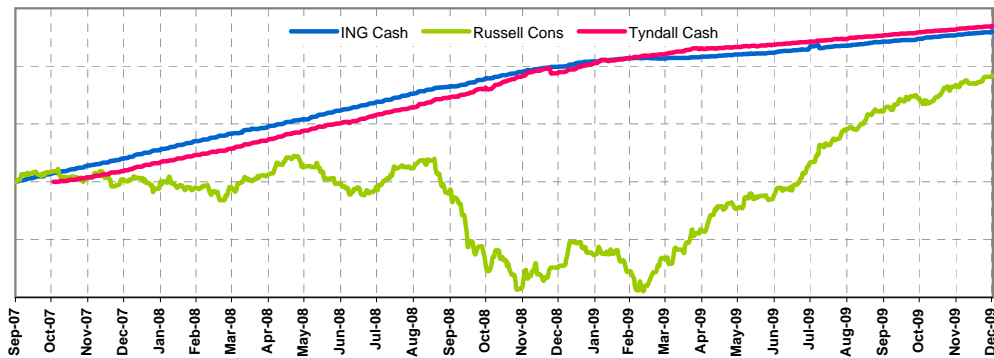
Performance of Cash / Cons Funds as at 31 December 2009

	3 Months	6 Months	12 Months	Since Inception % (Accumulated from 1st Oct 07)
ING Cash Fund	0.8%	1.6%	2.7%	13.0%
Tyndall Cash Fund	0.7%	1.5%	3.6%	n/a
Russell Conservative Fund	2.9%	10.5%	17.7%	9.2%

Current Benchmark Asset Allocation for Cash / Conservative Funds



Change in Unit Prices for Cash / Conservative Funds Since Inception



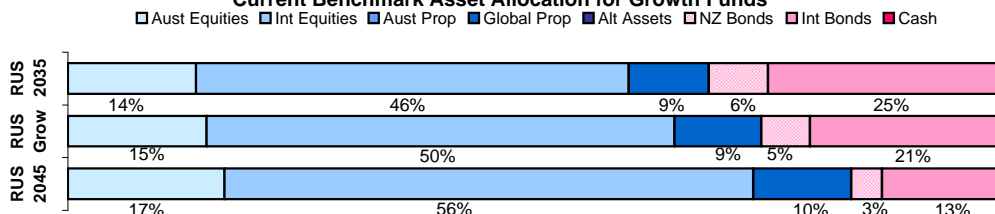
Investment Returns are reported before tax but after management fees. Past performance is not necessarily an indicator of future performance. Returns are calculated based on changes in the unit price and after allowing for any applicable rebates. Copies of the Investment Statement are available from the AonSaver website (from www.aonsaver.co.nz). This publication provides general information only and should not be relied upon in making an investment decision. Investors should seek professional advice which takes into account their personal circumstances before making an investment decision. No part of this document may be reproduced without the prior written consent of Aon New Zealand. Scales on the graphs may be different and are shown for indicative purposes only.

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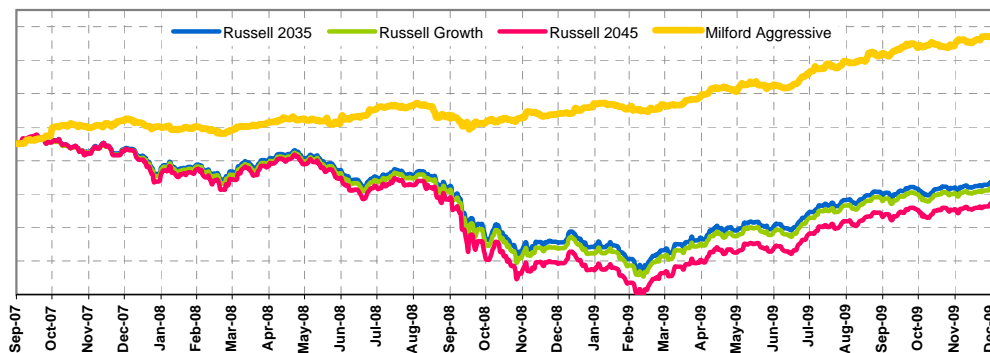
Performance of Growth Funds as at 31 December 2009

	3 Months	6 Months	12 Months	Since Inception % (Accumulated from 1st Oct 07)
Russell Lifepoints 2035	5.0%	17.7%	25.8%	-11.2%
Russell Growth Fund	5.2%	18.3%	26.7%	-12.8%
Russell Lifepoints 2045	5.6%	19.8%	28.3%	-17.4%
Milford Aggressive Fund	4.2%	12.3%	21.1%	32.2%

Current Benchmark Asset Allocation for Growth Funds



Change in Unit Prices for Growth Funds Since Inception



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