

	One month	Three months	Six months	One year	Two years	Three years	Four years	Five years	Six years	Seven years	Ten years
Momentum Smooth Edge											
Momentum Smooth Edge	0.59%	1.95%	4.26%	9.59%	9.98%	10.04%	8.13%	7.28%	7.49%	7.23%	9.02%
Benchmark	0.59%	2.32%	4.89%	8.81%	10.21%	9.77%	9.09%	8.94%	8.94%	8.91%	9.13%
Momentum Conservative Default Lifestage											
Momentum Conservative Default Lifestage Accumulator	-2.29%	-5.25%	-3.10%	6.89%	5.08%	12.45%	7.07%	7.49%	5.73%	7.14%	7.87%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.34%	6.04%	4.27%	5.86%	7.09%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Conservative Default Lifestage Builder	-1.77%	-4.14%	-2.07%	7.25%	5.33%	11.82%	7.04%	7.33%	5.81%	6.90%	7.59%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.84%	5.50%	4.12%	5.38%	6.55%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Conservative Default Lifestage Consolidator	-1.25%	-3.00%	-1.05%	7.25%	5.20%	10.92%	7.07%	7.27%	6.18%	6.85%	7.45%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.10%	5.70%	4.70%	5.56%	6.53%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%
Momentum Conservative Default Lifestage Defender	0.45%	1.61%	3.26%	6.68%	7.50%	6.61%	5.59%	5.05%	5.55%	5.61%	6.75%
Benchmark	0.51%	2.08%	4.41%	7.81%	9.21%	8.77%	8.09%	7.94%	7.94%	7.91%	8.13%
Momentum Default Lifestage											
Momentum Default Lifestage Accumulator	-2.67%	-6.06%	-3.87%	6.50%	4.79%	12.56%	6.80%	7.24%	5.17%	6.83%	7.63%
Benchmark	-2.65%	-6.47%	-4.54%	5.89%	3.76%	12.09%	5.66%	6.29%	4.26%	5.95%	7.21%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	10.15%
Momentum Default Lifestage Builder	-2.29%	-5.25%	-3.10%	6.89%	5.08%	12.42%	7.02%	7.41%	5.56%	7.00%	7.70%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.34%	6.04%	4.27%	5.86%	7.09%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Default Lifestage Consolidator	-1.77%	-4.14%	-2.07%	7.25%	5.33%	11.81%	7.00%	7.32%	5.67%	6.76%	7.49%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.84%	5.50%	4.12%	5.38%	6.55%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Default Lifestage Defender	-1.25%	-3.00%	-1.05%	7.25%	5.20%	10.91%	7.05%	7.19%	6.16%	6.54%	7.06%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.10%	5.63%	4.85%	5.44%	6.34%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%
Momentum Enhanced Lifestage											
Momentum Enhanced Lifestage Accumulator	-2.65%	-5.84%	-3.45%	6.96%	5.57%	12.96%	7.28%	7.73%	5.66%	7.33%	8.14%
Benchmark	-2.65%	-6.47%	-4.54%	5.89%	3.76%	12.09%	5.66%	6.29%	4.26%	5.95%	7.21%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	10.15%
Momentum Enhanced Lifestage Builder	-2.31%	-5.04%	-2.76%	7.09%	5.67%	12.58%	7.23%	7.68%	5.85%	7.32%	8.07%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.34%	6.04%	4.27%	5.86%	7.09%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Enhanced Lifestage Consolidator	-1.64%	-3.77%	-1.71%	7.43%	5.83%	11.98%	7.14%	7.52%	5.91%	7.02%	7.78%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.84%	5.50%	4.12%	5.38%	6.55%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Enhanced Lifestage Defender	-1.07%	-2.57%	-0.59%	7.76%	5.90%	11.17%	7.28%	7.40%	6.33%	6.69%	7.17%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.10%	5.63%	4.85%	5.44%	6.34%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%
Momentum Classic Lifestage											
Momentum Classic Lifestage Accumulator	-2.67%	-6.06%	-3.87%	6.50%	4.79%	12.59%	6.85%	7.28%	5.30%	6.99%	7.82%
Benchmark	-2.65%	-6.47%	-4.54%	5.89%	3.76%	12.09%	5.66%	6.29%	4.26%	5.95%	7.21%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	10.15%
Momentum Classic Lifestage Builder	-2.29%	-5.25%	-3.10%	6.89%	5.08%	12.45%	7.07%	7.49%	5.73%	7.14%	7.87%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.34%	6.04%	4.27%	5.86%	7.09%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Classic Lifestage Consolidator	-1.77%	-4.14%	-2.07%	7.25%	5.33%	11.82%	7.04%	7.33%	5.81%	6.90%	7.59%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.84%	5.50%	4.12%	5.38%	6.55%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Classic Lifestage Defender	-1.25%	-3.00%	-1.05%	7.25%	5.20%	10.91%	7.05%	7.21%	6.31%	6.66%	7.16%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.10%	5.63%	4.85%	5.44%	6.34%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%

This document is a summary of returns so please use together with the same month's fund fact sheets. The rate of the consumer price index (CPI) is to the end of the previous month.

Investment returns for October 2023

	One month	Three months	Six months	One year	Two years	Three years	Four years	Five years	Six years	Seven years	Ten years
Momentum Target Lifestage											
Momentum Target Lifestage Accumulator	-2.44%	-5.75%	-3.08%	6.02%	4.15%	11.59%	6.27%	7.08%	5.03%	6.74%	7.64%
Benchmark	-2.65%	-6.47%	-4.54%	5.89%	3.77%	12.08%	5.56%	6.21%	4.19%	5.89%	7.17%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	10.15%
Momentum Target Lifestage Builder	-1.96%	-4.89%	-2.35%	6.40%	4.49%	11.39%	6.52%	7.26%	5.36%	6.93%	7.71%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.24%	5.97%	4.21%	5.81%	7.05%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Target Lifestage Consolidator	-1.49%	-4.02%	-1.74%	6.34%	4.75%	10.92%	6.62%	7.20%	5.55%	6.79%	7.50%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.77%	5.45%	4.07%	5.34%	6.53%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Target Lifestage Defender	-0.98%	-2.81%	-0.25%	7.46%	5.26%	10.35%	7.04%	7.44%	6.65%	7.03%	7.44%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.05%	5.59%	4.82%	5.41%	6.31%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%
Momentum Passive Lifestages											
Momentum Passive Lifestage Accumulator	-2.58%	-7.03%	-4.59%	6.28%	4.83%	11.99%	6.60%	6.91%	4.61%	6.33%	6.87%
Benchmark	-2.61%	-7.04%	-5.10%	5.98%	4.60%	11.41%	5.80%	6.29%	4.00%	5.84%	6.59%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	10.15%
Momentum Passive Lifestage Builder	-2.05%	-5.73%	-3.53%	6.68%	5.19%	11.35%	6.65%	6.86%	4.87%	6.35%	6.90%
Benchmark	-2.08%	-5.92%	-4.09%	6.27%	4.74%	10.27%	5.24%	5.70%	3.86%	5.48%	6.37%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Passive Lifestage Consolidator	-1.65%	-4.78%	-2.68%	6.62%	4.86%	10.25%	6.75%	6.99%	5.53%	6.53%	6.98%
Benchmark	-1.58%	-4.73%	-2.91%	6.55%	4.82%	8.90%	5.40%	5.85%	4.53%	5.67%	6.44%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Passive Lifestage Defender	-1.02%	-3.49%	-1.31%	7.03%	5.13%	9.43%	7.02%	7.27%	6.21%	6.63%	6.94%
Benchmark	-1.03%	-3.36%	-1.45%	6.95%	4.89%	8.95%	6.01%	6.38%	5.35%	5.87%	6.40%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%
Flexible Range											
Momentum Flexible Factor 7	-2.39%	-5.00%	-2.56%	6.94%	5.35%	12.89%	8.52%	9.01%	6.80%	8.20%	8.64%
Benchmark	-2.65%	-6.47%	-4.54%	5.89%	3.77%	12.09%	5.56%	6.21%	4.19%	5.89%	7.17%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	10.15%
Momentum Flexible Factor 6	-2.29%	-4.79%	-2.42%	7.07%	5.48%	12.75%	8.30%	8.71%	6.55%	7.90%	8.52%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.24%	5.97%	4.21%	5.81%	7.05%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Flexible Factor 5	-1.82%	-4.07%	-1.38%	7.14%	5.71%	12.61%	7.95%	8.30%	6.36%	7.44%	8.09%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.77%	5.45%	4.07%	5.34%	6.53%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Flexible Factor 4	-1.52%	-3.36%	-1.36%	6.97%	5.70%	11.59%	7.98%	8.24%	6.81%	7.44%	7.92%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.05%	5.66%	4.66%	5.53%	6.50%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%
Momentum Enhanced Range											
Momentum Enhanced Factor 7	-2.65%	-5.84%	-3.45%	6.96%	5.57%	12.96%	7.28%	7.73%	5.66%	7.33%	8.14%
Benchmark	-2.65%	-6.47%	-4.54%	5.89%	3.76%	12.09%	5.66%	6.29%	4.26%	5.95%	7.21%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	10.15%
Momentum Enhanced Factor 6	-2.31%	-5.04%	-2.76%	7.09%	5.67%	12.58%	7.23%	7.68%	5.85%	7.32%	8.07%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.34%	6.04%	4.27%	5.86%	7.09%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Enhanced Factor 5	-1.64%	-3.77%	-1.71%	7.43%	5.83%	11.98%	7.14%	7.52%	5.91%	7.02%	7.78%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.84%	5.50%	4.12%	5.38%	6.55%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Enhanced Factor 4	-1.07%	-2.55%	-0.57%	7.79%	5.91%	11.19%	7.38%	7.67%	6.44%	7.12%	7.70%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.10%	5.70%	4.70%	5.56%	6.53%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%

This document is a summary of returns so please use together with the same month's fund fact sheets. The rate of the consumer price index (CPI) is to the end of the previous month.

Investment returns for October 2023

	One month	Three months	Six months	One year	Two years	Three years	Four years	Five years	Six years	Seven years	ten years
Momentum Classic Range											
Momentum Classic Factor 7	-2.67%	-6.06%	-3.87%	6.50%	4.79%	12.59%	6.85%	7.28%	5.30%	6.99%	7.82%
Benchmark	-2.65%	-6.47%	-4.54%	5.89%	3.76%	12.09%	5.66%	6.29%	4.26%	5.95%	7.21%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	10.15%
Momentum Classic Factor 6	-2.29%	-5.25%	-3.10%	6.89%	5.08%	12.45%	7.07%	7.49%	5.73%	7.14%	7.87%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.34%	6.04%	4.27%	5.86%	7.09%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	9.15%
Momentum Classic Factor 5	-1.77%	-4.14%	-2.07%	7.25%	5.33%	11.82%	7.04%	7.33%	5.81%	6.90%	7.59%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.84%	5.50%	4.12%	5.38%	6.55%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	8.15%
Momentum Classic Factor 4	-1.25%	-3.00%	-1.05%	7.25%	5.20%	10.92%	7.07%	7.27%	6.18%	6.85%	7.45%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.10%	5.70%	4.70%	5.56%	6.53%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	7.15%
Momentum Target Range											
Momentum Target Factor 7	-2.44%	-5.75%	-3.08%	6.02%	4.15%	11.59%	6.27%	7.08%	5.03%	6.74%	2.67%
Benchmark	-2.65%	-6.47%	-4.54%	5.89%	3.77%	12.08%	5.56%	6.21%	4.19%	5.89%	2.72%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	8.80%
Momentum Target Factor 6	-1.96%	-4.89%	-2.35%	6.40%	4.49%	11.39%	6.52%	7.26%	5.36%	6.93%	3.24%
Benchmark	-2.13%	-5.46%	-3.63%	6.16%	4.00%	11.09%	5.24%	5.97%	4.21%	5.81%	3.18%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	7.98%
Momentum Target Factor 5	-1.49%	-4.02%	-1.74%	6.34%	4.75%	10.92%	6.62%	7.20%	5.55%	6.79%	3.50%
Benchmark	-1.62%	-4.35%	-2.51%	6.50%	4.25%	9.99%	4.77%	5.45%	4.07%	5.34%	3.75%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	7.16%
Momentum Target Factor 4	-0.98%	-2.81%	-0.25%	7.46%	5.26%	10.35%	7.04%	7.55%	6.58%	7.25%	5.22%
Benchmark	-1.06%	-3.11%	-1.16%	6.92%	4.48%	8.67%	5.05%	5.65%	4.66%	5.52%	4.73%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	6.33%
Momentum Passive Range											
Momentum Passive Factor 7	-2.58%	-7.03%	-4.59%	6.28%	4.83%	11.99%	6.60%	6.91%	4.61%	6.33%	3.37%
Benchmark	-2.61%	-7.04%	-5.10%	5.98%	4.60%	11.41%	5.80%	6.29%	4.00%	5.84%	2.72%
Target CPI +5	1.01%	2.99%	4.98%	10.38%	11.43%	10.96%	10.19%	9.98%	9.97%	9.98%	8.80%
Momentum Passive Factor 6	-2.05%	-5.73%	-3.53%	6.68%	5.19%	11.35%	6.65%	6.86%	4.87%	6.35%	3.92%
Benchmark	-2.08%	-5.92%	-4.09%	6.27%	4.74%	10.27%	5.24%	5.70%	3.86%	5.48%	3.21%
Target CPI +4	0.94%	2.76%	4.50%	9.37%	10.43%	9.95%	9.19%	8.98%	8.97%	8.98%	7.98%
Momentum Passive Factor 5	-1.65%	-4.78%	-2.68%	6.62%	4.86%	10.25%	6.75%	6.99%	5.53%	6.53%	4.05%
Benchmark	-1.58%	-4.73%	-2.91%	6.55%	4.82%	8.90%	5.40%	5.85%	4.53%	5.67%	3.77%
Target CPI +3	0.86%	2.52%	4.02%	8.37%	9.43%	8.95%	8.19%	7.98%	7.97%	7.98%	7.16%
Momentum Passive Factor 4	-1.02%	-3.49%	-1.31%	7.03%	5.13%	9.43%	7.02%	7.27%	6.21%	6.63%	5.03%
Benchmark	-1.03%	-3.36%	-1.45%	6.95%	4.89%	8.95%	6.01%	6.38%	5.35%	5.87%	4.78%
Target CPI +2	0.78%	2.29%	3.54%	7.37%	8.43%	7.95%	7.19%	6.98%	6.96%	6.98%	6.33%
Other portfolios											
Momentum Multi-Manager Local Money Market	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
Benchmark	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
Momentum Multi-Manager Shari'ah	-3.18%	-3.18%	-3.18%	-3.18%	-3.18%	-3.18%	-3.18%	-3.18%	-3.18%	-3.18%	-3.18%
Benchmark	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Target CPI +5	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%
Momentum Multi-Managed Fixed Income	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%
Benchmark	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%
Momentum Multi-Managed Bond	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%
Benchmark	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%

This document is a summary of returns so please use together with the same month's fund fact sheets. The rate of the consumer price index (CPI) is to the end of the previous month.

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