Aurora RetirementPlus Strategy

AT AGE 0-50



MONTHLY UPDATE APRIL 2023

About the Strategy

The RetirementPlus strategy is designed to take the challenge out of investing. With RetirementPlus your savings are invested in a mix of the Aurora Conservative Fund, Aurora Growth Fund and Aurora Future Focused Fund that automatically changes according to your age. It's designed to reduce your investment risk as you get older.

STRATEGY OBJECTIVE

To deliver returns exceeding the CPI by 4.0% per annum before fees and tax, over a suggested investment timeframe of 10+ years

STRATEGY RETURNS

As at 30 April 2023	lmth (%)	3mth (%)	6mth (%)	lyear (%)	3уеаг (% р.а)
Strategy return *	1.02	0.81	4.88	-0.02	-
Strategy Objective**	-	2.86	4.70	10.65	-

^{*}Strategy returns are after fees, before taxes

TOP 10 HOLDINGS BREAKDOWN

As at 30 April 2023	Asset class	% Weight
Cash	Cash	5.65
Microsoft	Equity	2.02
Novo Nordisk	Equity	1.32
Roche	Equity	1.15
Nvidia	Equity	1.08
Canadian National Railway	Equity	1.04
Reckitt Benckiser	Equity	0.99
Schneider Electric	Equity	0.96
Visa	Equity	0.94
Accenture	Equity	0.92

CLIMATE RISK: TEMPERATURE OF THE STRATEGY

Temperature Alignment*: 2.8 degrees Celsius

The temperature alignment is the temperature scenario that the portfolio is currently in line with, based on its current carbon footprint. For more information, click here.

*Source: FMMI

Annual management fee: 1.50%

Annual admin fee: \$36

Minimum suggested investment timeframe:

10+years

Long term asset allocation: 74% Growth/26% Income. Risk factor (1-7 scale): 5

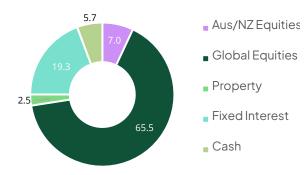
The Fund excludes industries that we believe do more social or environmental harm than good. These include:

- Armament production
- Pornography production
- Tobacco production
- Uranium mining
- Whaling
- Fossil Fuel Extraction, including,

ESG - What the Fund will not invest in

- o Integrated Oil & Gas
- Oil & Gas exploration and production
- Coal Mining

Asset Allocation (% of portfolio)



MORE INFORMATION

Before you decide to invest, please read the Product Disclosure Statement (PDS) and speak to your financial adviser.

DISCLAIMER

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^{**}Strategy objective is CPI+4%. Latest CPI is used, as at 31 March 2023.