

## MONTHLY UPDATE DECEMBER 2022

# 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 2.75% per annum before fees and tax, over a suggested investment timeframe of 4+ years.

## STRATEGY RETURNS

As at 31 December 2022	1mth %	3mth %	6mth %	1year (%)	3year (% p.a)
Strategy return *	-1.76	-0.08	0.98	-9.84	-
Strategy Objective**	-	2.62	4.90	9.91	-

\*Strategy returns are after fees, before taxes

\*\*Strategy objective is CPI+2.75%. Latest CPI is used, as at 31 December 2022.

### TOP 10 HOLDINGS BREAKDOWN

As at 31 December 2022	Asset class	% Weight
Cash	Cash	5.56
Mercury	Fixed Interest	3.72
Chorus	Fixed Interest	3.55
Vector	Fixed Interest	3.27
Transpower	Fixed Interest	3.17
Spark	Fixed Interest	2.97
Local Govt Funding Agency	Fixed Interest	2.95
Auckland International Airport	Fixed Interest	2.71
Wellington International Airport	Fixed Interest	2.26
Meridian Energy	Fixed Interest	1.94

## CARBON RISK IN THE STRATEGY

#### Global Carbon Efficiency Rating (GCER)\*: 90/100 The higher the GCER score, the lower the carbon exposure of a portfolio. The current score suggests a low carbon exposure. For more about the GCER, click here.

\*Source: EMMI

# MORE INFORMATION

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

### DISCLAIMER

DISCLAIMER This Publication is provided by Aurora Capital Limited (Aurora) in good faith and is designed as a summary to accompany the Product Disclosure Statement (PDS) for the Aurora KiwiSaver Scheme), and the Aurora Conservative Fund, Aurora Future Focused Fund and Aurora Growth Fund (Funds). The PDS is available from Aurora at https://www.aurora.co.nz/, or the issuer Implemented Investment Solutions Limited (IIS), and on https://disclose-register.companiesoffice.govt.nz/. The information contained in this Publication is not an offer of units in the Funds or a proposal or an invitation to make an offer to sell, or a recommendation to subscribe for or purchase, any units in the Funds. Any person wishing to apply for units in the Funds must complete the application form which is available from Aurora core IIS. The information and any opinions in this Publication are based on sources that Aurora believes are reliable and accurate. Aurora, its directors, officers and employees make no representations or warnities of any kind as to the accuracy or completeneess of the information contained in this Publication and disclaim liability for any loss, damage, cost or expense that may arise from any reliance on the information or any opinions, conclusions or recommendations contained in it, whether that loss or damage is without notice. This disclaimerextends to IIS, and any entity that may distribute this Publication. The information in this Publication is not intended to be financial advice for the purposes of the Financial Markets Conduct Act 2013 (FMC Act), as amended by the Financial Services Legislation Amendment Act 2019 (FSLAA). In particular needs of any particular presents the investment advice from an appropriately qualified adviser should be taken before making any investment. Past performance is not necessarily indicative of future performance, unit prices may go down as well as up and an investor in the Funds may not recover the full amount of the capital that they invest. No part of this document

#### Annual management fee: 1.29%

Annual admin fee: \$36

Minimum suggested investment timeframe: 4+years

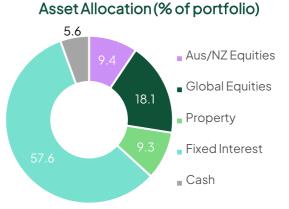
Long term asset allocation: 37% Growth/63% Income.

Risk factor (1-7 scale): 4

### ESG - What the Fund will not invest in

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





ALIRORA CAPITAL LIMITED W: aurora.co.nz

T-0800 242 023 E: hello@aurora.co.nz 10 Walker Street, Christchurch, 8022 PO Box 606, Christchurch, 8140, New Zealand