Aurora RetirementPlus Strategy AT AGE 75



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

STRATEGY RETURNS

As at 31 January 2023	lmth %	3mth %	6mth %	lyear (%)	3year (% p.a)
Strategy return *	2.88	2.90	-0.12	-3.78	-
Strategy Objective**	-	2.62	4.90	9.91	-

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

TOP 10 HOLDINGS BREAKDOWN

As at 31 January 2023	Asset class	% Weight
Cash	Cash	4.95
Mercury	Fixed Interest	3.74
Chorus	Fixed Interest	3.58
Vector	Fixed Interest	3.29
Transpower	Fixed Interest	3.19
Local Govt Funding Agency	Fixed Interest	3.02
Spark	Fixed Interest	2.99
Auckland International Airport	Fixed Interest	2.71
Wellington International Airport	Fixed Interest	2.23
Meridian Energy	Fixed Interest	1.92

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

Annual management fee: 1.29%

Annual admin fee: \$36

Minimum suggested investment timeframe:

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

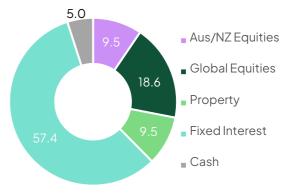
Risk factor (1-7 scale): 4

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
 - o 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.

DisclaMER

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 (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 or IIS. The information and any opinions in this Publication and are publication and disclaim liability for any loss, damage, cost or expense that may arise from any reflace on the information or any opinions, conclusions or recommendations contained in this Publication and disclaim liability for any loss, damage, cost or expense that may arise from any reflace on the information or any opinions, conclusions or recommendations contained in this Publication and disclaim liability for any loss, damage, cost or expense that may arise from any reflace on the information or any opinions, conclusions or recommendations contained in this Publication and are subject to change without notice. This disclaimer extends 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 preparing this document, Aurora did not take into account the investment objectives, financial situation and particular presson. Professional inve



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