Aurora Conservative Fund



MONTHLY UPDATE JULY 2023

About the Fund

The Fund aims to grow your investment over the long term by investing in a diversified portfolio of mainly income assets, with a moderate allocation to growth assets. The portfolio is actively managed and includes fixed interest, Australasian equities and international equities, property, and cash. Environmental, Social and Governance (ESG) considerations are integrated into portfolio decision-making.

FUND OBJECTIVE

To deliver returns exceeding the CPI by 2.5% per annum before fees and tax, over a suggested investment timeframe of 4+ years.

FUND RETURNS

As at 31 July 2023	lmth (%)	3mth (%)	6mth (%)	lyear (%)	3year (% p.a)
Fund return *	0.50	0.79	0.70	0.70	-
Fund Objective**	-	1.69	3.58	8.53	-

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

TOP 10 HOLDINGS BREAKDOWN

As at 31 July 2023	Asset class	% Weight
New Zealand Government	Fixed Interest	5.34
Cash	Cash	4.85
New Zealand Government	Fixed Interest	4.47
New Zealand Government	Fixed Interest	3.73
New Zealand Government	Fixed Interest	3.71
Spark	Fixed Interest	2.41
Vector	Fixed Interest	2.33
Stride Property Group	Property	2.10
Mercury	Fixed Interest	2.09
Precinct Properties	Property	1.98

CLIMATE RISK: TEMPERATURE OF THE FUND

Temperature Alignment*: 1.9 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: EMMI

Annual management fee: 1.25%

Annual admin fee: \$36

Minimum suggested investment timeframe:

4+ years

Long term asset allocation: 30% Growth/70% Income.

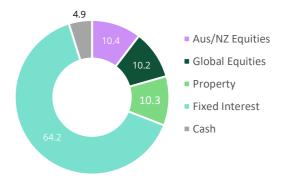
Risk factor (1-7 scale): 4

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
 - o 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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^{**}Fund objective is CPI+2.5%. Latest CPI is used, as at 30 June 2023.