

MONTHLY UPDATE JULY 2023

## About the Strategy

The Strategy is designed for First Home Buyers and aims to provide stable investment returns through exposure to mostly income assets, but also invests in 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.

### STRATEGY OBJECTIVE

To deliver returns exceeding the CPI by 2.25% per annum before fees and tax, over a suggested investment timeframe of 2+ years.

### STRATEGY RETURNS

As at 31 July 2023	1mth (%)	3mth (%)	6mth (%)	1year (%)	3year (% p.a)
Strategy return *	0.54	1.12	1.39	1.75	-
Strategy Objective**	-	1.63	3.45	8.28	-

\*Strategy returns are after fees, before taxes

\*\*Strategy objective is CPI+2.25%. Latest CPI is used, as at 30 June 2023.

### TOP 10 HOLDINGS BREAKDOWN

As at 31 July 2023	Asset class	% Weight
Mercer Macquarie NZ Cash Fund	Cash	25.00
Cash	Cash	3.77
New Zealand Government	Fixed Interest	3.73
New Zealand Government	Fixed Interest	3.13
New Zealand Government	Fixed Interest	2.61
New Zealand Government	Fixed Interest	2.60
Spark	Fixed Interest	1.68
Vector	Fixed Interest	1.63
Stride Property Group	Property	1.47
Mercury	Fixed Interest	1.46

### CLIMATE RISK: TEMPERATURE OF THE STRATEGY

Temperature Alignment\*: **2.0 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

### 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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Annual management fee: 1.04%

Annual admin fee: \$36

Minimum suggested investment timeframe: 2+ years

Long term asset allocation: 24% Growth/76% 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,
  - Integrated Oil & Gas
  - Oil & Gas exploration and production
  - Coal Mining

### Asset Allocation (% of portfolio)

