

## MONTHLY UPDATE JULY 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 31 July 2023	1mth (%)	3mth (%)	6mth (%)	1year (%)	3year (% p.a)
Strategy return *	1.36	3.72	4.56	3.59	-
Strategy Objective**	-	2.07	4.33	10.03	-

\*Strategy returns are after fees, before taxes

\*\*Strategy objective is CPI+4%. Latest CPI is used, as at 30 June 2023.

### TOP 10 HOLDINGS BREAKDOWN

As at 31 July 2023	Asset class	% Weight
Cash	Cash	6.34
Microsoft	Equity	1.86
New Zealand Government	Fixed Interest	1.39
Tesla	Equity	1.32
New Zealand Government	Fixed Interest	1.27
Novo Nordisk	Equity	1.24
Danaher Corp	Equity	1.04
Texas Instruments	Equity	0.99
Automatic Data Processing	Equity	0.96
PepsiCo	Equity	0.96

### 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: 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: 1.50%**

**Annual admin fee: \$36**

**Minimum suggested investment timeframe: 10+ years**

**Long term asset allocation: 74% Growth/ 26% Income.**

**Risk factor (1-7 scale): 5**

#### 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)

