Aurora RetirementPlus Strategy AT AGE 65



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 3.25% per annum before fees and tax, over a suggested investment timeframe of 7+ years.

STRATEGY RETURNS

As at 31 July 2023	lmth (%)	3mth (%)	6mth (%)	lyear (%)	3уеаг (% р.а)
Strategy return *	0.93	2.25	2.62	2.17	-
Strategy Objective**	_	1.88	3.95	9.28	_

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

TOP 10 HOLDINGS BREAKDOWN

As at 31 July 2023	Asset class	% Weight
Cash	Cash	5.59
New Zealand Government	Fixed Interest	3.02
New Zealand Government	Fixed Interest	2.56
New Zealand Government	Fixed Interest	2.49
New Zealand Government	Fixed Interest	2.32
Stride Property Group	Property	1.32
Spark	Fixed Interest	1.30
Precinct Properties NZ	Property	1.24
Kiwi Property Group	Property	1.19
Goodman Property	Property	1.17

CLIMATE RISK: TEMPERATURE OF THE STRATEGY

Temperature Alignment*: 2.4 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: 1.38%

Annual admin fee: \$36

Minimum suggested investment timeframe:

7+ years

Long term asset allocation: 52% Growth/48% Income.

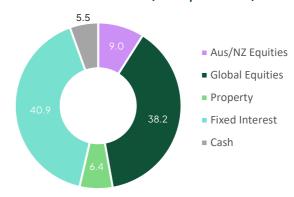
Risk factor (1-7 scale): 4

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.

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Conduct Act 2013 (FMC Act), as amended by the Financial Services Legislation Amendment Act 2019 (FSLAA). In particular, in preparing this document, Aurora did not take into account the investment objectives, financial situation an



^{**}Strategy objective is CPI+3.25%. Latest CPI is used, as at 30 June 2023.