# Aurora RetirementPlus Strategy

AT AGE 65



MONTHLY UPDATE JUNE 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 30 June 2023   | lmth<br>(%) | 3mth<br>(%) | 6mth<br>(%) | lyear<br>(%) | 3year<br>(% p.a) |
|----------------------|-------------|-------------|-------------|--------------|------------------|
| Strategy return *    | 1.63        | 2.23        | 5.21        | 6.31         | -                |
| Strategy Objective** | -           | 1.88        | 3.95        | 9.28         | -                |

<sup>\*</sup>Strategy returns are after fees, before taxes

#### TOP 10 HOLDINGS BREAKDOWN

| As at 30 June 2023     | Asset class    | % Weight |
|------------------------|----------------|----------|
| Cash                   | Cash           | 5.05     |
| Housing New Zealand    | Fixed Interest | 1.66     |
| New Zealand Government | Fixed Interest | 1.63     |
| Mercury                | Fixed Interest | 1.53     |
| Spark                  | Fixed Interest | 1.43     |
| Chorus                 | Fixed Interest | 1.25     |
| Stride Property Group  | Equities       | 1.22     |
| Precinct Properties    | Equities       | 1.20     |
| Contact                | Fixed Interest | 1.19     |
| Vector                 | Fixed Interest | 1.16     |

#### CLIMATE RISK: TEMPERATURE OF THE STRATEGY

Temperature Alignment\*: 2.3 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: FMMI

Annual management fee: 1.38%

Annual admin fee: \$36

Minimum suggested investment timeframe:

7+ years

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

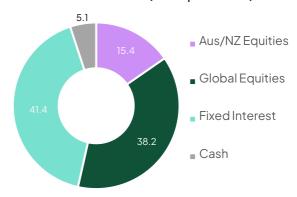
Risk factor (1-7 scale): 4

#### 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
  - 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.

DISCLAMENT
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 <a href="https://www.aurora.co.nz/">https://www.aurora.co.nz/</a>, or the issuer FundRock NZ Limited (FundRock), and on https://disclose-register.companies office. 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 FundRock. The information and any opinions in this Publication are based on sources that Aurora believes are reliable and accurate. Aurora, its directors, officers and employees make no representations or warranties of any kind as to the accuracy or completeness of the information contained in this Publication and disclaim liability for any loss, damage, cost or expense that may arise from any reliance on the information or any opinions, conclusions or recommendations contained in it, whether that loss or damage is reductation and spicial missipling for any loss, darlange, cost of expense with a character and arise in many reliance on the finition manufacture of the information of any opinions, conclusions of recommendations contained min, whether that not account the information and are subject to change without notice. This disclaimer extends to FundRock, 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, in preparing this document, Aurora did not take into account the investment objectives, financial situation and particular needs of any particular person. Professional investment advice from an appropriately qualified adviser should be taken before making any investment. Past performance is not necessarily indicative of future performance, unit prices may go down as well as up and an investor in the Funds may not recover the full amount of the capital that they invest. No part of this document may be reproduced without the permission of Aurora or FundRock. FundRock is the issuer and manager of the Scheme.



<sup>\*\*</sup>Strategy objective is CPI+3.25%. Latest CPI is used, as at 30 June 2023.