

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 2.75% per annum before fees and tax, over a suggested investment timeframe of 4+ years.

STRATEGY RETURNS

| As at 30 June 2023 | 1mth (%) | 3mth (%) | 6mth (%) | 1year (%) | 3year (% p.a) |
|----------------------|----------|----------|----------|-----------|---------------|
| Strategy return * | 0.82 | 1.43 | 3.54 | 4.56 | - |
| Strategy Objective** | - | 1.75 | 3.69 | 8.76 | - |

*Strategy returns are after fees, before taxes

**Strategy objective is CPI+2.75%. Latest CPI is used, as at 30 June 2023.

TOP 10 HOLDINGS BREAKDOWN

| As at 30 June 2023 | Asset class | % Weight |
|------------------------|----------------|----------|
| Cash | Cash | 5.37 |
| New Zealand Government | Fixed Interest | 2.72 |
| Housing New Zealand | Fixed Interest | 2.51 |
| Mercury | Fixed Interest | 2.38 |
| Spark | Fixed Interest | 2.11 |
| Vector | Fixed Interest | 1.98 |
| Meridian Energy | Fixed Interest | 1.84 |
| Christchurch Airport | Fixed Interest | 1.81 |
| Chorus | Fixed Interest | 1.79 |
| Summerset | Fixed Interest | 1.79 |

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: 1.29%

Annual admin fee: \$36

Minimum suggested investment timeframe: 4+ years

Long term asset allocation: 37% Growth/ 63% 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)

