# Aurora RetirementPlus Strategy

AT AGE 75



MONTHLY UPDATE MARCH 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 31 March 2023	lmth %	3mth %	6mth %	lyear (%)	3year (% p.a)
Strategy return *	0.84	2.08	2.00	-2.68	-
Strategy Objective**	-	2.54	4.06	9.38	-

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

#### TOP 10 HOLDINGS BREAKDOWN

As at 31 March 2023	Asset class	% Weight
Cash	Cash	5.03
Contact Energy	Fixed Interest	3.24
Transpower	Fixed Interest	3.00
Spark	Fixed Interest	3.00
Chorus	Fixed Interest	2.80
Mercury	Fixed Interest	2.78
Auckland International Airport	Fixed Interest	2.75
Vector	Fixed Interest	2.71
Wellington International Airport	Fixed Interest	2.18
Housing New Zealand	Fixed Interest	2.09

### CLIMATE RISK: TEMPERATURE OF THE STRATEGY

Temperature Alignment\*: 1.7 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: 1.29%

Annual admin fee: \$36

Minimum suggested investment timeframe:

Long term asset allocation: 37% Growth/63% Income.

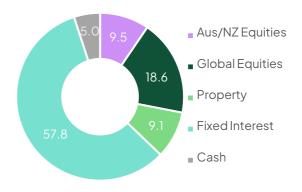
Risk factor (1-7 scale): 4

#### 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,
  - 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.

DisclaMER

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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 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



<sup>\*\*</sup>Strategy objective is CPI+2.75%. Latest CPI is used, as at 31 March 2023.