

# Aurora RetirementPlus Strategy

AT AGE 0-50



MONTHLY UPDATE NOVEMBER 2022

## 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 30 November 2022	1mth %	3mth %	6mth (%)	1year (%)	3year (% p.a)
Strategy return *	3.22	-0.21	-0.18	-11.52	-
Strategy Objective**	-	5.41	7.75	13.61	-

\*Strategy returns are after fees, before taxes

\*\*Strategy objective is CPI+4%. Latest CPI is used, as at 30 September 2022.

### TOP 10 HOLDINGS BREAKDOWN

As at 30 November 2022	Asset class	% Weight
Cash	Cash	3.95
Microsoft	Equity	1.51
Roche	Equity	1.19
Novo Nordisk	Equity	1.18
Visa	Equity	1.01
Estee Lauder	Equity	0.97
Comcast	Equity	0.97
Reckitt Benckiser	Equity	0.97
Moet Hennessy Louis Vuitton	Equity	0.96
Thermo Fisher Scientific	Equity	0.95

### CARBON RISK IN THE STRATEGY

Global Carbon Efficiency Rating (GCER)\*: **90/100**

The higher the GCER score, the lower the carbon exposure of a portfolio. The current score suggests a low carbon exposure. For more about the GCER, 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

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 <https://www.aurora.co.nz/>, or the issuer Implemented Investment Solutions Limited (IIS), and on <https://disclose-register.companiesoffice.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 IIS. 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 caused by any fault or negligence on the part of Aurora, or otherwise, except for any statutory liability which cannot be excluded. All opinions reflect Aurora's judgment on the date of this Publication and are subject to change without notice. This disclaimer extends to IIS, 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 IIS. IIS is the issuer and manager of the Scheme. Aurora is the investment manager of the Scheme.

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

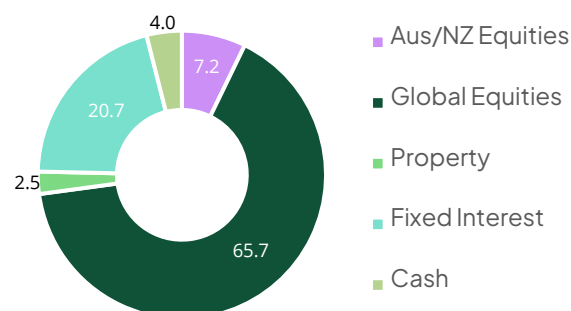
#### ESG – What the Fund will not invest in

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)



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