

# Fisher Funds KiwiSaver Scheme Fact Sheet

as at 31 October 2023

## What is KiwiSaver?

You've probably heard of KiwiSaver already. It's an investment solution that could help you get into your first home or give you financial freedom later on. You don't have to be in it, but the Government and employers provide some generous incentives to encourage you to save. So why wouldn't you?

If you are aged between 18 and 65, contributing to your KiwiSaver account through salary or wages and mainly living in New Zealand you might qualify for:

- **Employer contributions** of 3% if you are employed and contributing through salary or wages.
- **Government contributions:** For every \$1 you contribute the Government will contribute 50 cents, up to \$521 for each KiwiSaver year. This applies even if you are not working or self employed!
- Extra help buying your first home.

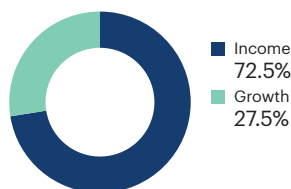
## Why you'll love the Fisher Funds KiwiSaver Scheme

KiwiSaver could be your key to the future. The longer and more you invest in your KiwiSaver account, the more money you could have either to buy a first home or to fund your retirement. Here are just a few reasons why our KiwiSaver scheme could be right for you:

- **Flexible investment options**  
Choose one of four ready made strategies or create your own. You can join or switch online in just a few minutes.
- **Experienced in-house Investment Team**  
Our 30+ strong Investment Team actively manage your KiwiSaver investment to help grow your returns over the long term.
- **Responsible Investment**  
Responsible investing is deeply ingrained into our research process. Our Responsible Investment Policy is available at [fisherfunds.co.nz](https://fisherfunds.co.nz).
- **Award-winning Client Services Team**  
Our team of friendly, knowledgeable Client Service Representatives will help you on your KiwiSaver journey.

## Your investment strategies with Fisher Funds KiwiSaver Scheme

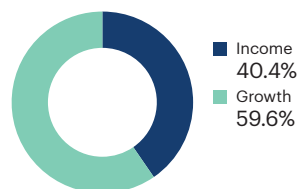
### Conservative Fund



Aims to provide stable returns over the long term by investing mainly in income assets with a modest allocation to growth assets.

**Suggested minimum timeframe for this investment**  
Three years

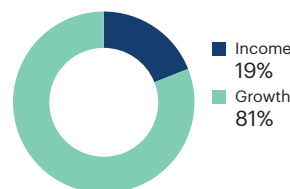
### Balanced Strategy



Aims to provide a balance between stability of returns and growing your investment over the long term by investing in a mix of income and growth assets.

**Suggested minimum timeframe for this investment**  
Five years

### Growth Fund



Aims to grow your investment over the long term by investing mainly in growth assets.

**Suggested minimum timeframe for this investment**  
Seven years

### GlidePath

GlidePath takes the hassle out of investing. With GlidePath, your account is automatically invested in one or a mix of the Conservative Fund and the Growth Fund that changes based on your age.

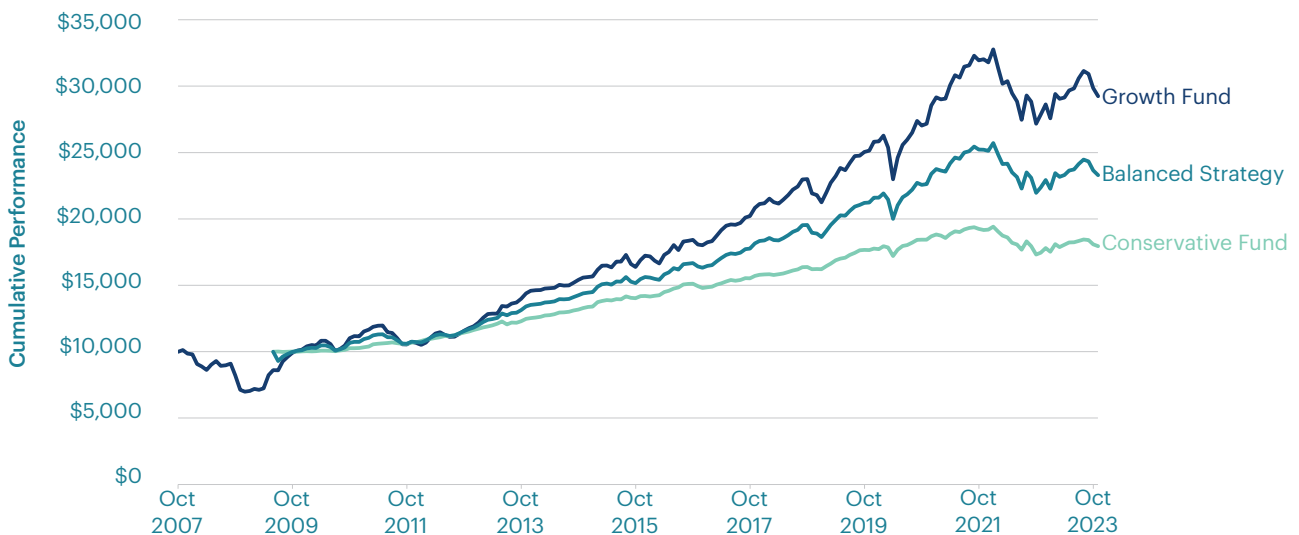
## Fund performance

after fees and before tax for the period ending 31 October 2023

	1 year	3 years*	5 years*	7 years*	Since launch*
Conservative Fund	2.8%	-0.9%	2.0%	2.7%	4.1%
Balanced Strategy	4.1%	1.0%	4.2%	5.1%	6.5%
Growth Fund	5.0%	2.5%	5.9%	7.1%	6.9%

\* Fund performance figures have been annualised where the performance period is more than one year.

### Growth of \$10,000 invested since inception



## Fund details

	Conservative Fund	Balanced Strategy	Growth Fund
Inception date	June 2009	June 2009	October 2007
PIE registered	Yes	Yes	Yes
Annual fund charges*	0.93% p.a.	0.98% p.a.	1.02% p.a.
Minimum investment	Nil	Nil	Nil
Manager	Fisher Funds Management Ltd	Fisher Funds Management Ltd	Fisher Funds Management Ltd
Supervisor/custodian	Trustees Executors Ltd	Trustees Executors Ltd	Trustees Executors Ltd

\* Annual fund charges are based on the fees and expenses from the 31 March 2023 audited financial statements. They are a reasonable estimate of the annual fund charges that are likely to be charged in the future.

## Portfolio team



**Ashley Gardyne**  
Chief Investment Officer



**Mark Brighthouse**  
Chief Investment Strategist



**Robbie Urquhart**  
Senior Portfolio Manager —  
Australian Equities



**Sam Dickie**  
Senior Portfolio Manager —  
International Equities



**David McLeish**  
Senior Portfolio Manager —  
Fixed Interest



**Matt Peek**  
Portfolio Manager —  
New Zealand Equities



### Got questions? We've got answers

Our team is available to tell you more and answer any questions you may have. Chat with an adviser online or call us on 0508 347 437.

For a copy of our product disclosure statement, visit our website [fisherfunds.co.nz](https://fisherfunds.co.nz) or phone 0508 347 437.

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