

# Premium Service Fact Sheet

As at 30 April 2024

## Fisher Funds Premium Service

Our most comprehensive service offering for affluent and experienced investors with over \$500,000 to invest who are looking for solutions to the unique financial challenges they face. Whether your goal is to accumulate wealth, protect what you have or leave a legacy, Premium Service is designed to help you achieve your objectives.

## The benefits of Fisher Funds Premium Service

- **A dedicated Wealth Management Adviser**  
Your Wealth Management Adviser will take the time to get to know you and understand your unique financial situation and the ambitions you have for the future.
- **A personalised investment solution**  
With access to a range of funds, your Wealth Management Adviser will work with you to create a diversified investment plan that meets your specific needs and goals. Regular reviews will ensure your investment plan stays aligned to your situation and goals.
- **Access to the latest investment insights**  
Your Wealth Management Adviser has a direct link to our experienced Investment Team, giving you access to the latest investment insights and answering any questions you may have along the way.
- **Beneficial fee structure**  
As a Premium Service client you're eligible for a beneficial fee structure.
- **Concierge Support Service**  
In addition to your dedicated Wealth Management Adviser, our experienced team are here to support you and answer any questions you have.

## The benefits of investing with Fisher Funds



### Experienced

We've been operating since 1998 – that's over 25 years of experience investing for Kiwis.



### 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).



### Advice and service

We have an experienced team of advisers and an award-winning Client Services Team to assist you with all your investing queries.



### We're specialists

We're one of New Zealand's largest specialist investment firms with over 500,000 Kiwis invested with us.



### Smart Active Investment Management

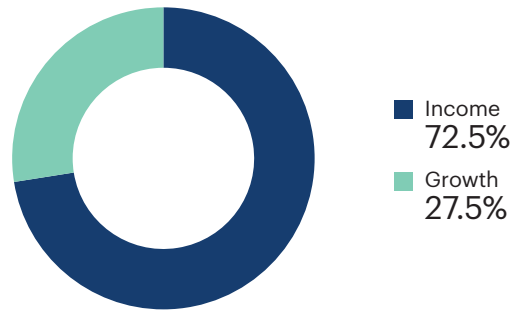
Using our time-tested investment approach, we've been helping our clients achieve their ambitions since 1998.

### Premium Service Investment Strategies

Defensive



Conservative



Conservative Balanced



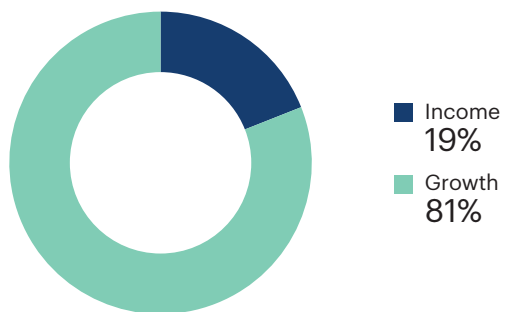
Balanced



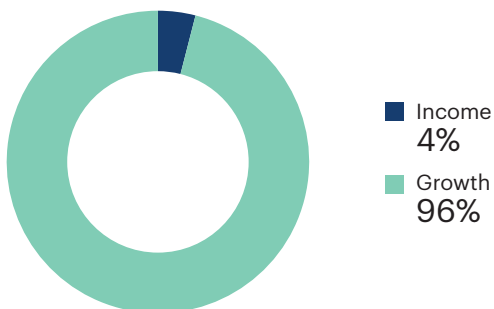
Balanced Growth



Growth



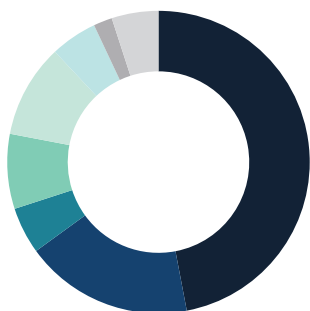
High Growth



## Premium Fund Options

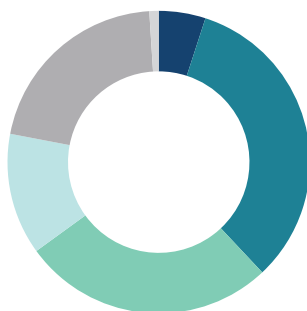
as at 30 April 2024

### Premium Income Fund – sector allocation



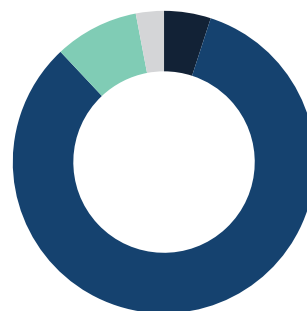
Financial	47%
Asset Backed Securities	18%
Mortgage Securities	5%
Communications	8%
Consumer, Non-Cyclical	10%
Consumer, Cyclical	5%
Other	2%
Cash	5%

### Premium New Zealand Fund – sector allocation



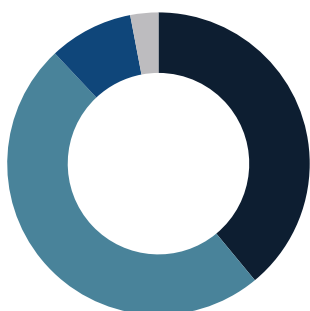
Consumer Discretionary	0%
Consumer Staples	5%
Health Care	33%
Industrials	27%
Information Technology	13%
Utilities	21%
Cash	1%

### Premium International Fund – geographic allocation



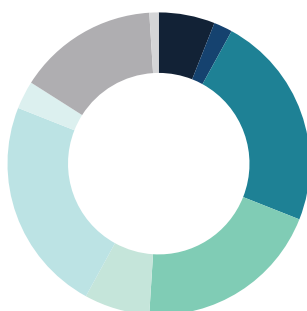
Asia	5%
North America	83%
South America	0%
Europe	9%
Cash	3%

### Premium Property & Infrastructure Fund – geographic allocation



North America	39%
Australasia	49%
Europe	9%
Cash	3%

### Premium Australian Fund – sector allocation



Consumer Discretionary	6%
Consumer Staples	2%
Financials	23%
Health Care	20%
Industrials	7%
Information Technology	23%
Materials	3%
Communication Services	15%
Cash	1%

## Fund details

PIE registered	Yes
Annual fund charges <sup>1</sup>	Premium Income Fund 0.85% Premium Property & Infrastructure Fund 1.33% Premium New Zealand Fund 1.22% Premium Australian Fund 1.13% Premium International Fund 1.11%
Performance fee	10% of excess returns over the relevant performance hurdle subject to a high water mark. Capped at 2% of each fund's average net asset value per year. No performance fee is payable for the Premium Income Fund.
Entry fee	Nil
Exit fee	Nil
Minimum investment <sup>2</sup>	\$500,000
Minimum additional investment <sup>2</sup>	\$10,000
Regular savings plan	Yes
Manager	Fisher Funds Management Ltd
Supervisor/ custodian	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.
- We have discretion to accept applications or allow investment balances below the minimum amounts. Please talk to your Wealth Management Adviser if you would like to invest but are below the minimum thresholds.

## Strategy performance

as at 30 April 2024 after fees and before tax

Strategy	1 Year Performance	2 Years Performance	3 Years Performance	5 Years Performance	7 Years Performance
Conservative Strategy	8.71%	4.73%	1.40%	3.62%	4.42%
Conservative Balanced Strategy	10.60%	5.29%	1.39%	4.74%	5.77%
Balanced Strategy	12.68%	5.92%	1.37%	5.94%	7.21%
Balanced Growth Strategy	13.66%	6.25%	1.39%	6.65%	8.05%
Growth Strategy	14.84%	6.63%	1.40%	7.44%	8.98%
High Growth Strategy	16.18%	7.09%	1.45%	8.50%	10.24%

### Important Information:

Fund performance figures have been annualised where the performance period is more than one year. Fund performance figures do not include tax, but do include any tax credits applicable to the funds since October 2007. Please note that past performance is not necessarily indicative of future returns. Returns can be positive or negative, and returns over different time periods may vary. No returns are promised or guaranteed.

### Disclaimer:

While all care has been taken in the display of these fund performance figures, neither Fisher Funds Management Limited nor any other person accepts responsibility for any errors.

## Fund performance

after fees and before tax for the period ending  
30 April 2024

Fund	3 mths	1 year	3 years*	5 years*	7 years*
Premium Income	0.6%	6.9%	1.3%	2.0%	2.4%
Premium Property & Infrastructure	1.0%	5.1%	2.4%	5.7%	8.5%
Premium New Zealand	3.6%	7.9%	-2.8%	6.0%	9.7%
Premium Australian	1.7%	14.4%	7.2%	11.6%	11.2%
Premium International	6.2%	25.3%	0.4%	9.6%	11.3%

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

## Your Premium Service investment team



**Ashley Gardyne**  
Chief Investment Officer



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



**Sam Dickie**  
Senior Portfolio Manager  
– International Equities  
– Property & Infrastructure



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



**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.

Disclaimer: Fisher Funds Management Limited is the issuer of the Fisher Funds Premium Service Scheme (Scheme). A product disclosure statement (PDS) for the Scheme is available on our website [fisherfunds.co.nz](https://fisherfunds.co.nz) or phone 0508 347 437. The information contained in this communication does not constitute an offer or a proposal or an invitation to make an offer to sell, or a recommendation to subscribe for or purchase, any units or securities. No money is being sought and no applications for securities will be accepted or money received until each subscriber has received a PDS. The information and any opinions herein are based upon sources believed reliable. All opinions reflect our judgment on the date of communication and are subject to change without notice. The information in this Fund Fact Sheet is not intended to be advice. Professional investment advice should be taken before making an investment. Past performance is not a reliable guide to future performance.