

Fisher Funds TWO KiwiSaver Scheme Fact Sheet

as at 30 April 2024

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.

Fund details

	Fisher Funds TWO KiwiSaver Scheme
PIE registered	Yes
Annual fund charges* (% of net asset value)	Varies by Fund and ranges from 0.61% to 1.14% p.a.
Minimum investment	Nil
Lifestages investment option	Yes — GlidePath
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.

Why you'll love the Fisher Funds TWO 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

You can choose from one of five funds, a combination of these five funds, or you can choose GlidePath.



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.

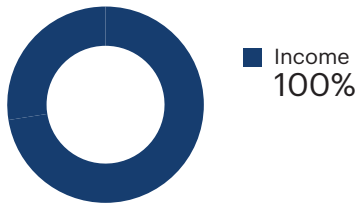


Award-winning Client Services Team

Our team of friendly, knowledgeable Client Service Representatives will help you on your KiwiSaver journey.

Your investment options with Fisher Funds TWO KiwiSaver Scheme

Preservation Fund

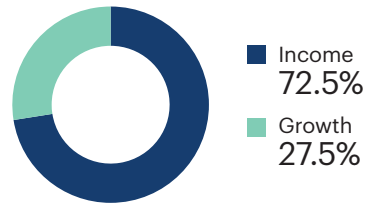


Aims to provide stable returns and reduce the potential of capital loss over the short to medium term by investing in New Zealand cash and New Zealand short term fixed interest assets.

Suggested minimum timeframe for this investment

There is no minimum timeframe for this fund

Conservative Fund

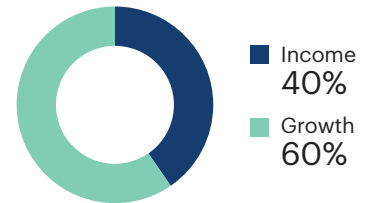


Aims to provide stable returns over the long term by investing mainly in income assets with a modest allocation to growth assets.

Suggested minimum timeframe for this investment

Three years

Balanced Fund

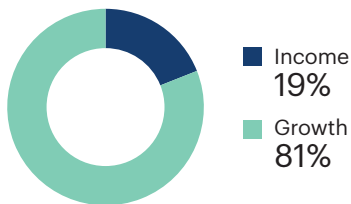


Aims to provide a balance between stability of returns and growing your investment over the long term by investing in a mix of income and growth assets.

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

Equity Fund



Focuses on growth of your investment over the long term by investing in New Zealand and international shares.

Suggested minimum timeframe for this investment

Ten years

GlidePath

GlidePath takes the hassle out of investing. With GlidePath, your account is automatically invested in a fund or combination of funds based on your age.

Fund Performance

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

Fund	1 year	3 years*	5 years*	7 years*	Since launch*
Cash Enhanced Fund <small>(closed to new investors from 1 December 2021)</small>	6.5%	1.0%	2.9%	3.6%	4.7%
Preservation Fund	5.7%	2.6%	2.0%	2.1%	3.1%
Conservative Fund	5.6%	0.3%	2.5%	3.4%	4.5%
Balanced Fund	9.9%	1.8%	5.2%	6.1%	5.8%
Growth Fund	11.1%	4.1%	7.1%	7.6%	6.1%
Equity Fund	16.1%	3.8%	9.5%	10.1%	6.2%

* Returns are annualised

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
— Property & Infrastructure



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 or phone 0508 347 437.

Disclaimer: Fisher Funds Management Limited is the issuer of the Fisher Funds TWO KiwiSaver Scheme (Scheme). A product disclosure statement (PDS) for the Scheme is available on our website 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.