

# Fund Performance Summary

as at 28 February 2025

## Fisher Funds KiwiSaver Scheme

Fund	1 mth	3 mths	6 mths	12 mths	2 yrs*	3 yrs*	5 yrs*	7 yrs*	Since inception*	Date of inception
KiwiSaver Conservative Fund	0.2%	0.7%	3.0%	7.7%	7.7%	3.4%	3.0%	4.0%	4.7%	12/06/2009
KiwiSaver Growth Fund	-1.4%	0.3%	5.8%	11.2%	13.1%	7.2%	7.9%	8.3%	7.8%	2/10/2007
KiwiSaver Balanced Strategy++	-0.8%	0.5%	4.7%	9.8%	10.9%	5.7%	5.8%	6.4%	7.3%	12/06/2009

++ The Fisher Funds KiwiSaver Scheme does not have a separate Balanced Fund. A Balanced investment strategy is available and currently reflects a 40% weighting in our KiwiSaver Conservative Fund and a 60% weighting in our KiwiSaver Growth Fund. This option has only been available since the launch of the KiwiSaver Conservative Fund in June 2009.

## Fisher Funds KiwiSaver Plan

Fund	1 mth	3 mths	6 mths	12 mths	2 yrs*	3 yrs*	5 yrs*	7 yrs*	Since inception*	Date of inception
Kiwisaver Plan Cash Fund	0.3%	1.1%	2.5%	5.6%	5.6%	4.6%	3.1%	2.9%	3.1%	31/08/2012
Kiwisaver Plan CashPlus Fund	0.4%	1.0%	2.2%	5.7%	5.2%	3.4%	1.7%	2.1%	2.7%	31/05/2012
Kiwisaver Plan Default Conservative Fund	0.1%	0.8%	3.0%	7.7%	8.7%	5.1%	4.1%	4.3%	4.6%	30/06/2014
Kiwisaver Plan Conservative Fund	0.2%	0.8%	3.1%	7.8%	8.7%	4.1%	3.8%	4.2%	5.0%	1/10/2007
Kiwisaver Plan Default Fund	0.1%	1.4%	5.5%	12.3%	12.2%	5.9%			4.2%	30/11/2021
Kiwisaver Plan Balanced Fund	-0.6%	0.7%	4.8%	9.6%	12.0%	6.1%	7.0%	6.4%	6.3%	1/10/2007
Kiwisaver Plan Growth Fund	-1.5%	0.2%	5.7%	10.2%	13.9%	7.2%	9.4%	7.9%	6.9%	1/10/2007

\*This table reports the returns, after fees and before tax, for each fund. The return since inception is the return since the start date of the fund. The start date for the Conservative, Balanced, and Growth funds was 1 October 2007. The start date for the CashPlus fund was 1 June 2012 and the start date for the Cash fund, was 12 September 2012. The Default Conservative fund's start date was 1 July 2014, and it was named the Default fund prior to 1 December 2021. The start date for the Default fund was 1 December 2021. Past performance is no indicator of future performance. The value of your investment, including returns, can decrease as well as increase. No one guarantees the return of capital or income from the Fisher Funds KiwiSaver Plan or any Fisher Funds KiwiSaver Plan Fund. This information is not audited and may be updated.

## Fisher Funds Managed Funds

<b>Fund</b>	<b>1 mth</b>	<b>3 mths</b>	<b>6 mths</b>	<b>12 mths</b>	<b>2 yrs*</b>	<b>3 yrs*</b>	<b>5 yrs*</b>	<b>7 yrs*</b>	<b>Since inception*</b>	<b>Date of inception</b>
Income Fund	0.5%	1.5%	3.1%	8.4%	7.9%	4.6%	2.7%	3.3%	4.0%	18/04/2011
Property & Infrastructure Fund	0.2%	-0.4%	5.0%	9.7%	8.3%	4.9%	6.4%	8.9%	10.6%	5/12/2008
New Zealand Growth Fund	-2.4%	-2.2%	5.3%	18.2%	11.9%	5.4%	6.2%	9.4%	11.2%	10/08/1998
Australian Growth Fund	-5.7%	-7.7%	0.3%	2.4%	11.4%	9.2%	10.3%	10.4%	8.3%	15/06/2005
International Growth Fund	-2.8%	2.7%	7.5%	7.6%	18.3%	6.2%	9.3%	10.0%	8.3%	7/11/2007
Conservative Fund	0.2%	0.6%	2.9%	7.3%	7.3%	3.0%	2.6%		3.4%	31/07/2018
Balanced Strategy 40/60	-0.8%	0.3%	4.6%	9.5%	10.5%	5.3%			3.6%	30/11/2021
Growth Fund	-1.5%	0.1%	5.7%	11.0%	12.7%	6.8%	7.4%		7.5%	31/07/2018
Balanced Strategy 45/55 <i>(Closed to new Investors)</i>	-0.7%	0.4%	4.4%	9.3%	10.3%	5.1%	5.3%		5.7%	31/07/2018

## Fisher Funds Premium Service

<b>Fund</b>	<b>1 mth</b>	<b>3 mths</b>	<b>6 mths</b>	<b>12 mths</b>	<b>2 yrs*</b>	<b>3 yrs*</b>	<b>5 yrs*</b>	<b>7 yrs*</b>	<b>Since inception*</b>	<b>Date of inception</b>
Premium Income Fund	0.5%	1.5%	3.2%	8.5%	8.0%	4.7%	2.8%	3.3%	3.5%	10/10/2014
Premium Property & Infrastructure Fund+**	0.2%	-0.3%	5.1%	10.0%	8.6%	5.1%	6.5%	9.1%	11.1%	26/01/2009
Premium New Zealand Fund	-2.4%	-2.2%	5.3%	18.4%	12.1%	5.7%	6.3%	9.7%	8.1%	1/03/2007
Premium Australian Fund	-5.7%	-7.7%	0.4%	2.7%	11.7%	9.6%	10.4%	10.6%	6.7%	1/03/2007
Premium International Fund	-2.7%	2.7%	7.6%	7.8%	18.6%	6.5%	9.6%	10.4%	8.7%	1/11/2007

+ Returns to date include the impact of monthly distributions and assumes they have been reinvested.

\*\* The Premium Property & Infrastructure Fund paid distributions quarterly but these were stopped effective 26 July 2012.

## Fisher Funds TWO KiwiSaver Scheme

<b>Fund</b>	<b>1 mth</b>	<b>3 mths</b>	<b>6 mths</b>	<b>12 mths</b>	<b>2 yrs*</b>	<b>3 yrs*</b>	<b>5 yrs*</b>	<b>7 yrs*</b>	<b>Since inception*</b>	<b>Date of inception</b>
KiwiSaver TWO Cash Enhanced Fund <i>(Closed to new Investors)</i>	0.1%	0.8%	3.1%	7.9%	8.1%	4.2%	3.5%	4.1%	4.9%	1/10/2007
KiwiSaver TWO Preservation Fund	0.3%	1.1%	2.4%	5.5%	5.5%	4.3%	2.6%	2.5%	3.2%	1/10/2007
KiwiSaver TWO Conservative Fund	0.2%	0.7%	3.1%	7.8%	7.7%	3.5%	3.1%	3.9%	4.8%	1/10/2007
KiwiSaver TWO Balanced Fund	-0.6%	0.7%	4.9%	10.0%	11.0%	5.6%	6.1%	6.6%	6.1%	1/10/2007
KiwiSaver TWO Growth Fund	-1.4%	0.3%	5.8%	12.2%	12.7%	7.9%	8.3%	8.1%	6.5%	1/10/2007
KiwiSaver TWO Equity Fund	-2.2%	-0.3%	6.6%	12.5%	15.5%	8.8%	10.4%	10.3%	6.6%	1/10/2007

## Fisher Funds Investment Funds

<b>Fund</b>	<b>1 mth</b>	<b>3 mths</b>	<b>6 mths</b>	<b>12 mths</b>	<b>2 yrs*</b>	<b>3 yrs*</b>	<b>5 yrs*</b>	<b>7 yrs*</b>	<b>Since inception*</b>	<b>Date of inception</b>
Investment Funds Conservative Fund <i>(Closed to new Investors)</i>	0.6%	1.2%	2.8%	7.7%	8.1%	3.9%	2.7%		3.4%	31/07/2018
Investment Funds Balanced Fund <i>(Closed to new Investors)</i>	-0.1%	2.2%	6.0%	11.0%	13.8%	7.0%	7.8%		7.0%	31/07/2018
Investment Funds Growth Fund <i>(Closed to new Investors)</i>	-0.7%	2.9%	8.3%	13.3%	18.1%	9.3%	11.6%		9.5%	31/07/2018

This table reports the returns, after fees and before tax, for each fund. The return since inception is the return since the start date of the fund. Each fund started investing effective 31 July 2018. Past performance is no indicator of future performance. The value of your investment, including returns, can decrease as well as increase. No one guarantees the return of capital or income from the Fisher Funds Investment Funds. This information is not audited and may be updated.

## Fisher Funds LifeSaver Plan

Fund	1 mth	3 mths	6 mths	12 mths	2 yrs*	3 yrs*	5 yrs*	7 yrs*	Since inception*	Date of inception
LifeSaver Preservation Fund	0.3%	1.1%	2.4%	5.6%	5.6%	4.4%	2.7%	2.6%	3.4%	1/07/2006
LifeSaver New Zealand Fixed Income Fund	0.6%	1.2%	2.0%	7.9%	6.7%	2.4%	0.4%	2.4%	4.6%	31/08/1991
LifeSaver Conservative Fund	0.2%	0.7%	3.1%	7.8%	7.7%	3.5%	3.1%	3.9%	4.8%	1/10/2006
LifeSaver Balanced Fund	-0.6%	0.7%	5.0%	10.1%	11.0%	5.6%	6.1%	6.6%	6.4%	1/07/2006
LifeSaver Growth Fund	-1.5%	0.2%	5.9%	11.3%	13.1%	7.2%	8.2%	8.3%	6.7%	1/10/2006
LifeSaver Equity Fund	-2.2%	-0.3%	6.8%	12.7%	15.6%	8.9%	10.5%	10.4%	6.9%	1/07/2006
LifeSaver Trans Tasman Equity Fund	-4.3%	-5.4%	3.1%	10.4%	12.4%	8.0%	8.8%	11.0%	9.0%	25/02/1992

**Important:** For the Fisher Funds LifeSaver Plan all fund performance figures were net of tax and management fees to 30 September 2007. From 1 October 2007 fund performance figures are gross of tax and net of management fees.

Please note that not all of the funds are available to all LifeSaver Employer Schemes. The funds that are available to you will be outlined in your employer supplement under 'Description of your investment options'.

## Fisher Funds Investment Series

Fund	1 mth	3 mths	6 mths	12 mths	2 yrs*	3 yrs*	5 yrs*	7 yrs*	Since inception*	Date of inception
CashPlus Fund	0.3%	1.0%	2.3%	5.2%	5.2%	4.1%	2.4%	2.3%	2.6%	30/04/2008
New Zealand Fixed Income Trust	0.5%	1.1%	1.8%	7.5%	6.3%	2.0%	0.1%	2.0%	2.9%	20/07/2011
BondPlus Fund	1.1%	1.0%	1.6%	4.8%	4.5%	-0.4%	-0.8%	0.9%	2.5%	31/10/1990
Trans Tasman Equity Trust	-4.4%	-5.5%	2.7%	9.6%	11.6%	7.2%	7.9%	10.2%	6.4%	29/11/1985
Global Fund	-0.9%	3.1%	9.1%	13.8%	17.3%	9.0%	11.3%	9.7%	6.2%	29/11/1985

**Important:** For the Fisher Funds Investment Series all fund performance figures were net of tax and management fees to 30 September 2007. From 1 October 2007 fund performance figures are gross of tax and net of management fees.

Prior to 26 March 2012 the Fisher Funds Trans Tasman Equity Trust was named the Fisher Funds New Zealand Equity Trust. The investment returns up to 26 March 2012 reflect the Fund's previous investment strategy whereby the Fund invested predominately in New Zealand Shares. Investment returns from 26 March 2012 are reflective of the Fund's current investment strategy.



## FuturePlan

Fund	1 mth	3 mths	6 mths	12 mths	2 yrs*	3 yrs*	5 yrs*	7 yrs*	Since inception*	Date of inception
FuturePlan Balanced Fund	-0.7%	0.5%	4.6%	9.4%	10.3%	5.0%	5.3%	5.7%	5.2%	2/10/1989
FuturePlan Capital Protected Fund	0.4%	1.3%	2.6%	5.3%	3.2%	2.3%	1.8%	1.7%	3.3%	31/10/1990
FuturePlan Growth Fund	-1.5%	0.1%	5.6%	10.7%	12.5%	6.6%	7.7%	7.7%	5.4%	1/09/1993
FuturePlan International Companies Fund	-0.9%	3.1%	9.2%	13.8%	17.4%	9.0%	11.3%	9.5%	6.1%	1/11/1993
FuturePlan Trans Tasman Equity Fund	-4.5%	-5.6%	2.7%	9.4%	11.5%	7.1%	7.9%	10.0%	7.8%	1/10/1993

**Important:** FreedomPlan was amalgamated with FuturePlan on 25 November 2016

Fund performance figures for FuturePlan and FreedomPlan were net of tax and management fees until 31 March 2008. From 1 April 2008, they are gross of tax and net of management fees.

**Important Information:** \* Fund performance figures have been annualised where the performance period is more than one year. Fund performance figures do not include entry fees, exit fees or brokerage fees or 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.