



KiwiSaver Plan: Fact Sheet

31 August 2024

What is Pathfinder KiwiSaver?

A multi-award winning, ethically invested KiwiSaver Plan, that offers investors the opportunity to save for their future in line with their values.

Awarded Best Ethical KiwiSaver Fund Provider in 2021, 2022, 2023 & 2024 by Mindful Money.

Pathfinder KiwiSaver Plan has three Funds which are managed by us. The Funds pool the money of investors within each Fund and invest in assets (such as shares, bonds, and bank deposits) on behalf of those investors. Each Fund actively invests in and manages a different combination of assets, which varies the level of risk and potential return of each Fund. This means you can select a Fund into which your contributions will be placed to suit your risk profile and investment goals.

Fund Performance* (after fees, before tax)

	6 Months	1 Year	3 Years p.a.	5 Years p.a.	Inception p.a.
Conservative	4.1%	8.3%	2.8%	4.2%	4.2%
Conservative Index**	4.4%	8.0%	0.9%	2.6%	2.8%
Balanced	5.7%	12.5%	4.1%	7.7%	7.5%
Balanced Index**	5.8%	11.2%	3.5%	7.0%	7.0%
Growth	5.8%	13.9%	4.0%	10.1%	10.2%
Growth Index**	6.3%	12.5%	4.9%	9.2%	9.1%

* Performance as of 31 August 2024. Trading started: July 2019.

** The Morningstar Indices are used to calculate market index returns for performance after 1 December 2021. Earlier market index returns are calculated using the composite indices described in our SIFPO (3. Investment Objective and Benchmark)

Investing Ethically

Firstly, we aim to avoid harm: to people, planet and animals. We do this via our exclusions, exceptions and divestment process when selecting and monitoring investments.

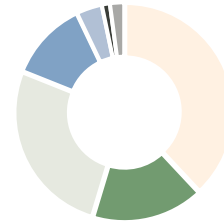
Next, we aim to do good. We consider Environmental, Social and Governance (ESG) data and tilt our portfolio towards positive investment themes (such as Renewable Energy, Water & Community Housing). We're particularly seeking companies that meet our financial investment criteria alongside our ESG focus and sustainable themes. We're a signatory to the UN Principles of Responsible Investment and aspire for our investment decisions to contribute to the UN's Sustainable Development Goals.

Climate Change. We believe climate change is a significant threat to our communities and ecosystems. We strive for our investment decisions to drive down the overall emission profile of our fund portfolio.

Please refer to our **Ethical Investment Policy** and to our **Exceptions Register** for more details in the [Documents and Forms](#) section of the website.

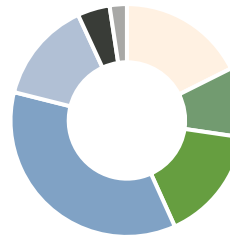
Asset Allocation

Conservative Fund



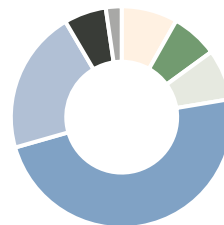
- New Zealand fixed interest 38.0%
- Cash and Cash equivalents 16.6%
- International fixed interest 26.4%
- International equities 11.8%
- Australasian equities 3.8%
- Listed property 1.2%
- Other* 2.1%

Balanced Fund



- New Zealand fixed interest 17.6%
- Cash and Cash equivalents 9.7%
- International fixed interest 15.9%
- International equities 35.7%
- Australasian equities 14.2%
- Listed property 4.5%
- Other* 2.4%

Growth Fund



- New Zealand fixed interest 8.2%
- Cash and Cash equivalents 6.8%
- International fixed interest 7.4%
- International equities 48.2%
- Australasian equities 20.9%
- Listed property 6.2%
- Other* 2.3%

*Other assets include investments in private assets such as unlisted equities and unlisted property

Fees & Costs (estimated)

Growth Fund: 1.30% (plus applicable GST)

Balanced Fund: 1.17% (plus applicable GST)

Conservative Fund: 0.94% (plus applicable GST)

The member fee is \$2.25 a month (\$27 a year). This is not charged if your account balance is under \$1,000 or if the Member is under 18 years of age. No performance fees are charged to any of the Funds. For more information about Fund fees, please see the PDS.

Join the future of investment

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Certified



Corporation