



FISHER FUNDS KIWISAVER SCHEME FACT SHEET

as at 28 February 2023

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.

You're in control

It's still your money. That means you can choose the right provider and fund for you. Even if you were allocated a provider when you first joined KiwiSaver, you can change at any time. There might be a better choice out there for you. It might even be us.

Why choose Fisher Funds?

Well we know a bit about it. More than a bit. We have one of New Zealand's most experienced investment teams with more than 300 years' combined investing experience. We have been around since 1998 and that means we have been through a few market ups and downs and seen and learned a lot.

The money you invest is 100% yours. In fact it is held in trust in your name. We will make sure you know where it is invested, the fees you are charged and how your account is performing.

We want to do more than just tell you where it's at, we want to make you a better informed investor. So we'll share our thoughts on markets, impacts on our portfolios and tips for managing yours. We know you might not find this as exciting as we do so we promise to try and make it interesting.

GROWTH FUND PERFORMANCE

Performance Since Launch

7.2%

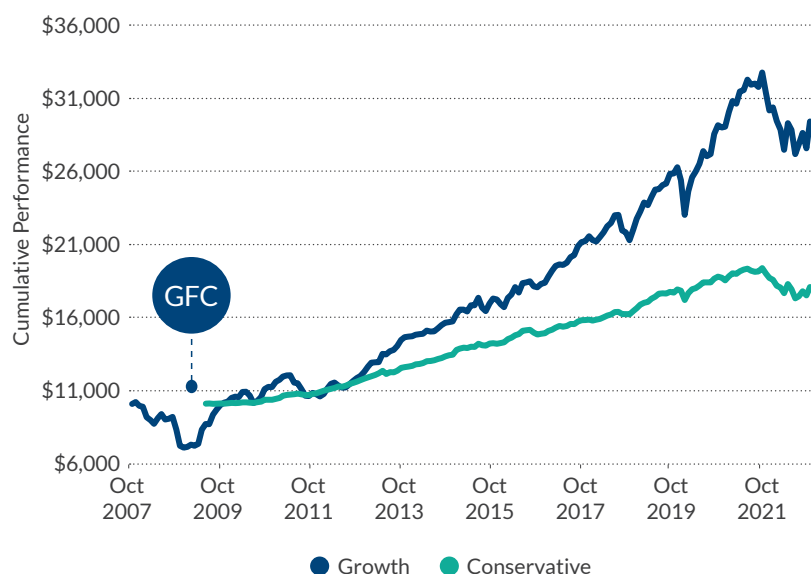
Performance 1 year

-3.8%

If you had invested \$10,000 at inception, today it would be worth...

\$29,043

Growth of \$10,000 invested in the Fund since inception



Returns after fees and before tax for the period ending 28/02/2023

	1 Year	3 Years*	5 Years*	7 Years*	Since Launch*
Conservative Fund	-4.6%	0.1%	2.5%	3.3%	4.3%
Balanced Strategy	-4.0%	2.6%	4.7%	6.0%	6.8%
Growth Fund	-3.8%	4.6%	6.4%	8.3%	7.2%

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

FUND DETAILS

Growth Fund inception	October 2007
Conservative Fund inception	June 2009
PIE registered	Yes
Annual fund charges*	Conservative Fund 0.93% Balanced Strategy 0.98% Growth Fund 1.02%
Performance fee	Growth Fund - 10% of returns in excess of the Official Cash Rate + 5%, subject to a high water mark. Capped at 2% of the Growth Fund's average net asset value per year. A performance-based fee will apply to the Balanced Strategy in relation to the proportion invested in the Growth Fund.
Minimum investment	Nil
Manager	Fisher Funds Management Ltd
Supervisor	Trustees Executors Ltd

* Annual fund charges are based on the fees and expenses from the 31 March 2022 audited financial statements. They are a reasonable estimate of the annual fund charges that are likely to be charged in the future.

WINNING WITH KIWISAVER

- 1. You need points on the board**
Contribute to maximise any employer contributions and Government contributions you may be eligible for.
- 2. Check your game plan**
Are you in the right fund?
- 3. Get your tax rate right**
No one wants to give away points.
- 4. Know the score and stay in the game**
Keep up to date — check your balance and know how your fund is performing.

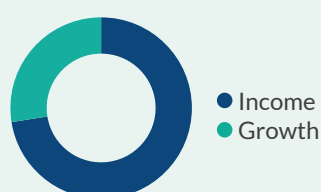
UP CLOSE AND PERSONAL

See what Fisher Funds client Alison has achieved

In 2017 we helped Alison, a Fisher Funds client become a homeowner for the first time when she withdrew her KiwiSaver. Despite expecting buying a house to be really stressful, Alison was simply overwhelmed with gratitude for the help and professionalism she received from Fisher Funds. "They went the extra mile every time — they were the calm to the storm brewing in my clouded head and made the entire process smooth and easy from whoa to go."

WHICH STRATEGY IS BEST FOR ME?

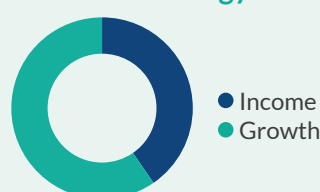
Conservative Fund



May suit you: if you are a short term or naturally cautious investor who values lower volatility of returns over achieving potential higher returns. You might be planning on making a withdrawal in the short term.

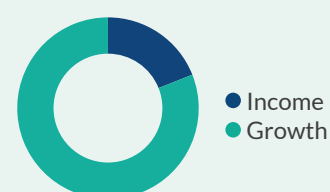
Need help choosing your investment strategy? Answer the questionnaire on our website to find out which one is best for you: ipq.fisherfunds.co.nz/ffks

Balanced Strategy



May suit you: if you are a medium to long term investor who wants a balance between volatility of returns and achieving potential higher returns.

Growth Fund



May suit you: if you are a long term investor who can tolerate volatility of returns in the expectation of potential higher returns. You'll have time on your side.

For a copy of our product disclosure statement, visit our website fisherfunds.co.nz or phone 0800 FFKIWI (0800 335 494)

Disclaimer: Fisher Funds Management Limited is the issuer of the Fisher Funds KiwiSaver Scheme (Scheme). A product disclosure statement (PDS) for the Scheme is available on our website fisherfunds.co.nz or phone 0508 FISHER (0508 347 437). This Fund Fact Sheet has been designed as a summary to accompany the PDS so we can provide additional information. 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.