



# GoalsGetter Generate Balanced Fund

Fund Update: Quarter 2/2026 ending 30 June 2026

## What is the purpose of this update?

This document tells you how the GoalsGetter Generate Balanced Fund has performed and what fees were charged. The document will help you to compare the fund with other funds. Amova NZ prepared this update in accordance with the Financial Markets Conduct Act 2013. This information is not audited and may be updated.

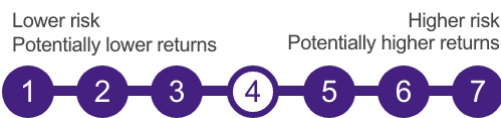
## Description of this fund

The fund aims to provide a medium return over the medium term by investing in an actively managed portfolio made up of slightly more growth assets than income assets.

|                                 |             |
|---------------------------------|-------------|
| Total value of the fund         | \$2,929,360 |
| Number of investors in the fund | 73          |
| The date the fund started       | 9 May 2024  |

## What are the risks of investing?

### Risk indicator for the GoalsGetter Generate Balanced Fund



The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund’s assets goes up and down. A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at <https://sorted.org.nz/tools/investor-profiler/>.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund’s future performance. The risk indicator is based on the returns data for the five-year period to June 2026. While risk indicators are usually relatively stable, they do shift from time to time. The risk indicator will continue to be updated in future fund updates. See the product disclosure statement (PDS) for more information about the risks associated with investing in this fund.<sup>1</sup>

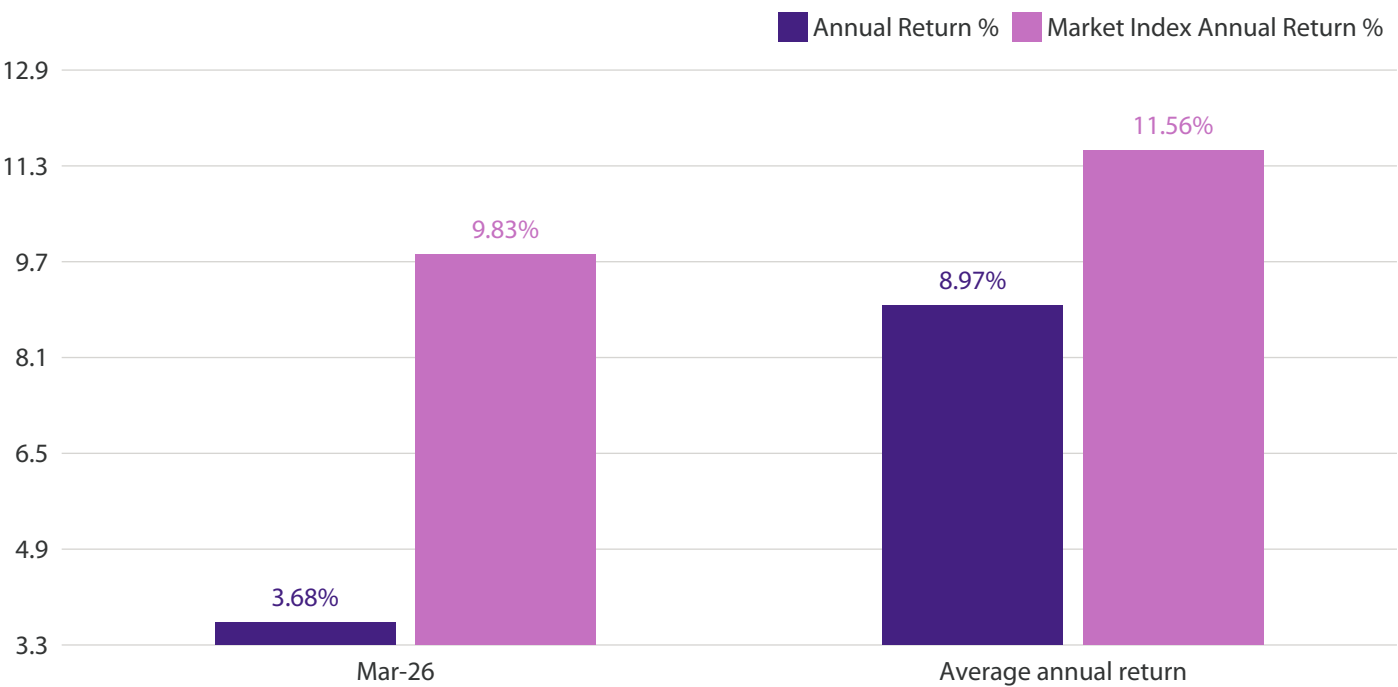
# How has the fund performed?

|                                                                           | Past year |
|---------------------------------------------------------------------------|-----------|
| Annual return<br>(after deductions for charges and tax)                   | 10.79%    |
| Annual return<br>(after deductions for charges but before tax)            | 11.01%    |
| Market index annual return<br>(reflects no deduction for charges and tax) | 14.16%    |

The market index on which the annual return is based is a composite made up of the index of the underlying sector funds multiplied by the respective target investment mix. Some of the underlying sector fund index returns include imputation credits. The fund returns include imputation credits. The market index return is before tax and fees.

Additional information about the market index is available on the offer register at <https://disclose-register.companiesoffice.govt.nz>.

## Annual Return Graph



This shows the return after fund charges and tax for each year ending 31 March since the fund started. The last bar shows the average annual return since the fund started, up to 30 June 2026.

**Important:** This does not tell you how the fund will perform in the future.

Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

## What fees are investors charged? <sup>2</sup>

Investors in the GoalsGetter Generate Balanced Fund are charged fund charges. In the year to 31 March 2026, these were (inclusive of GST where applicable):

|                                                    | % of net asset value   |
|----------------------------------------------------|------------------------|
| <b>Total fund charges</b>                          | 1.49%                  |
| Which are made up of:                              |                        |
| <b>Total management and administration charges</b> | 1.49%                  |
| Including:                                         |                        |
| Manager's basic fee                                | 1.29%                  |
| Other management and administration charges        | 0.20%                  |
| <b>Total performance-based fees</b>                | 0.00%                  |
| <b>Other charges</b>                               | \$ amount per investor |
| Annual membership fee                              | \$30 per annum         |

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the GoalsGetter KiwiSaver Scheme Generate Investment Management Funds PDS for more information about those fees.

A portion of the 'other management and administration charges' relate to management, performance and administration charges from investments in underlying funds. These calculations are based on estimates.

## Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Sam had \$10,000 in the fund at the start of the year and did not make any further contributions. At the end of the year, Sam received a return after fund charges were deducted of \$1,101 (that is 11.01% of his initial \$10,000.00). Sam also paid \$30 in other charges. This gives Sam a total return after tax of \$1,049 for the year. <sup>3</sup>

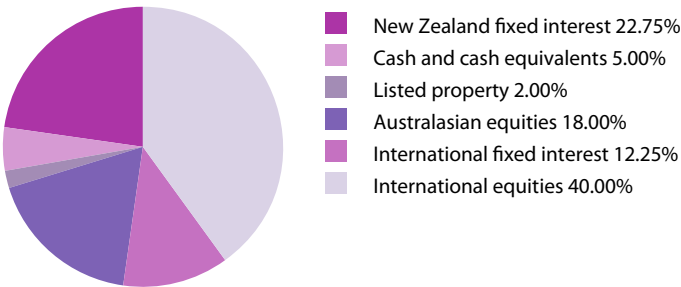
## What does the fund invest in? <sup>4</sup>

This shows the types of assets that the fund invests in.

### Actual Investment Mix



### Target Investment Mix <sup>5</sup>



## Top 10 investments

|   | Name                           | Type                      | Country     | Credit rating<br>(if debt securities) | Percentage of fund's net asset value |
|---|--------------------------------|---------------------------|-------------|---------------------------------------|--------------------------------------|
| 1 | Generate Balanced Managed Fund | Diversified fund          | New Zealand | -                                     | 100.46%                              |
| 2 | Cash and cash equivalents      | Cash and cash equivalents | New Zealand | AA-                                   | -0.46%                               |

The total value of the top 10 investments makes up 100.00% of the net asset value of the fund.

Foreign currency exposure in the underlying fund as at 30 June 2026 was 18.9%.

## Key personnel

|   | Name            | Current position                                               | Time in current position | Previous position                                                        | Time in previous position |
|---|-----------------|----------------------------------------------------------------|--------------------------|--------------------------------------------------------------------------|---------------------------|
| 1 | Sam Bryden      | Head of Distribution and member of the Investment Committee    | 3 years and 3 months     | Senior Relationship Manager - Amova Asset Management New Zealand Limited | 4 years and 5 months      |
| 2 | James Rogers    | Chief Operating Officer and member of the Investment Committee | 9 years and 3 months     | Senior Project Manager - Amova Asset Management New Zealand Limited      | 4 months                  |
| 3 | Stuart Williams | Managing Director and Chair of Investment Committee            | 3 years and 3 months     | Head of Equities – Amova Asset Management New Zealand Limited            | 8 years and 7 months      |

## Further information

You can also obtain this information, the PDS for the Goalsgetter KiwiSaver Scheme and some additional information from the offer register at <https://disclose-register.companiesoffice.govt.nz>.

## Notes

1. Because the fund is less than five years old, the risk indicator uses returns data partly from returns of the fund, and partly (for the period July 2021 - May 2024) from the composite index. As a result of this, the risk indicator may provide a less reliable indicator of the potential future volatility of the fund.
2. Estimated third party fund performance fee.
3. For the purpose of this example, the start of the year is 1 July 2025.
4. Actual and target investment mix are for the underlying fund our fund invests in.
5. All investments in this fund update are described in New Zealand dollars.