

# Aurora Retirement Plus Strategy

## AT AGE 75



MONTHLY UPDATE MAY 2024

### About the Strategy

The RetirementPlus strategy is designed to take the challenge out of investing. With RetirementPlus your savings are invested in a mix of the Aurora Conservative Fund and Aurora Growth Fund that automatically changes according to your age. It's designed to reduce your investment risk as you get older. The Fund is biased to investments that target a low-carbon economy and can contribute to a more sustainable future.

### STRATEGY OBJECTIVE

To deliver returns exceeding the CPI by 2.75% per annum before fees and tax, over a suggested investment timeframe of 4+ years.

As At 31/5/2024	1 Month (%)	3 Month (%)	6 Month (%)	1 Year (%)	3 Year (% p.a.)
Strategy return*	0.93	1.30	4.55	5.68	-
Strategy Objective**	-	1.32	2.48	6.77	-

\*Strategy returns are after fees, before taxes and are derived from the returns of the funds into which the strategy invests. Strategy returns are calculated based on the target allocation to underlying funds.

\*\*Strategy objective is CPI+2.75%. Latest CPI is used, as at 31 March 2024.

### TOP 10 STRATEGY HOLDINGS

As At 31/5/2024	Asset Class	% Weight
New Zealand Government	NZ Fixed Interest	2.10
New Zealand Government	NZ Fixed Interest	1.98
Cash	Cash	1.88
New Zealand Government	NZ Fixed Interest	1.58
New Zealand Government	NZ Fixed Interest	1.55
European Investment Bank	Global Fixed Interest	1.54
KfW	Global Fixed Interest	1.50
Toyota Finance NZ	NZ Fixed Interest	1.45
MUFG Bank NZ	NZ Fixed Interest	1.32
New Zealand Government	NZ Fixed Interest	1.19

### STRATEGY INFORMATION

#### Long Term Investment Mix

33% Growth 67% Income

#### Risk indicator

1	2	3	4	5	6	7
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Lower risk Higher risk  
potentially lower returns potentially higher returns

**Minimum Suggested Investment Timeframe:** 4 years

**Annual Management Fee:** 1.29%

**Annual Administration Fee:** \$36

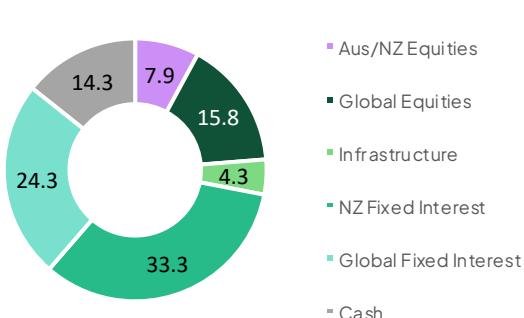
#### This strategy excludes:

- Controversial Weapons
- Pornography production
- Tobacco production
- Nuclear Weapons Components, Systems and Support Services
- Revenue from the extraction and sale of coal
- Evidence of fossil fuel reserves

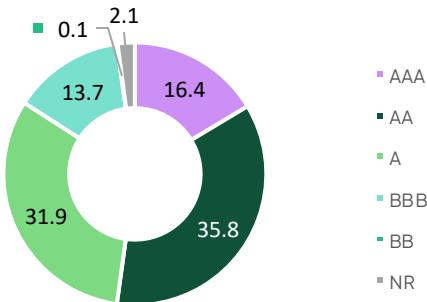
Additional exclusions apply to companies that meet certain business involvement criteria, subject to revenue thresholds.

For more information on exclusions, please read the [Aurora Statement of Investment Policy and Objectives](#).

### ASSET ALLOCATION (% PORTFOLIO)



### CREDIT RISK COMPOSITION (% INCOME ASSETS)



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## Climate and environment metrics

We monitor the climate impact of the investments in the portfolio through carbon metrics, such as the temperature alignment. We also monitor how much of the portfolio is aligned with the UN's Sustainable Development Goals (SDGs), based on annual sales of the underlying companies. We prioritise the 4 SDG's that we regard as most relevant to the climate and environment. These metrics are applied on the equity and listed infrastructure components of the portfolio.

### CARBON IN THE PORTFOLIO

	Portfolio Temperature Alignment	Portfolio Carbon Intensity
	Based on portfolio carbon footprint	Tonnes per \$1m of portfolio value
Portfolio	3.2 °C	427
Market Index*	3.6 °C	600

### CONTRIBUTION TO THE UNITED NATIONS SDGs

	Contribution to Sales (%)	SDG 7 Affordable & clean energy	SDG 9 Industry, innovation, & infrastructure	SDG 11 Sustainable cities & communities	SDG 13 Climate action	ALL Sustainable development goals
Portfolio	7.6%					
Market Index*	3.5%	5.5%	14.8%	4.1%	2.6%	58.7%

Click for more information about [temperature alignment](#), [carbon intensity](#), and [sustainable development goals](#).

\*MSCI All Country World Index (ACWI) is used.

SOURCE



SOURCE



### OUR CHIEF INVESTMENT OFFICER



Sean Henaghan

### Aurora is a proud member of the following:



Responsible  
Investment  
Association  
Australasia



### More information

Before you decide to invest, please read the Product Disclosure Statement (PDS) and speak to your financial adviser.

### DISCLAIMER

This publication is a summary accompanying the Product Disclosure Statement (PDS) for the Aurora KiwiSaver Scheme (Scheme) and the Aurora Conservative Fund, Aurora Future Focused Fund, and Aurora Growth Fund (Funds). It is not an offer, recommendation, or invitation to purchase units in the Funds. The information provided is based on reliable sources, but Aurora and its affiliates do not guarantee its accuracy or completeness. Any reliance on this information is at your own risk. The opinions expressed are current at the time of this publication and may change without notice. This disclaimer also applies to FundRock and any entity distributing this publication. This information is not intended as financial advice, and individual investment advice should be sought from a qualified professional. Past performance is not indicative of future results, and investment capital may be subject to loss. Reproduction of this document without permission is prohibited. FundRock is the issuer and manager of the Scheme, while Aurora is the investment manager.

