

PORTFOLIO FACTSHEET

Conservative portfolio

31st October 2021

Investment Strategy: kōura KiwiSaver has six Funds that clients can invest into. Unlike other providers Koura portfolios are customised for each client into a mix of these six funds based upon our digital advice tool. These fact sheets have been prepared to allow an investor to compare how a kōura “conservative” portfolio might have compared against other funds.

This is a portfolio of kōura funds that is appropriate for a Conservative Investor with a short term investment horizon. This portfolio is suitable for people who are close to retirement or purchasing their first home

Fund inception: 23rd October 2019

Performance Conservative Portfolio : to 31st October 2021

| Performance | 1 mth % | 6 mth % | 12 mth % | 24 mth (% p.a.) |
|------------------------------|---------|---------|----------|-----------------|
| Koura Conservative Portfolio | -1.53% | -1.85% | 0.69% | 2.01% |

Performance kōura Funds to 31st October 2021 and allocation

| Performance | Allocation | Portfolio | | | |
|-----------------------------|------------|-----------|---------|----------|-----------------|
| | | 1 mth % | 6 mth % | 12 mth % | 24 mth (% p.a.) |
| Kōura Fixed Interest fund | 80% | (2.4%) | (4.0%) | (5.8%) | (1.0%) |
| Kōura NZ Equities fund | 5% | (1.4%) | 3.6% | 9.2% | 10.5% |
| Kōura US Equities fund | 9% | 5.1% | 9.7% | 37.8% | 20.0% |
| Kōura Rest of World fund | 4% | 2.0% | 7.5% | 30.1% | 7.9% |
| Kōura Emerging Markets fund | 2% | (2.3%) | (0.5%) | 13.1% | 8.7% |

These performance numbers are calculated by kōura Wealth based on a blend of the performance of the underlying Koura Wealth Investment Funds as applicable above, the performance is gross of fees and tax.

The Koura Conservative Portfolio fell (1.53%) in October and is up 0.69% for the year.

In the month of October the koura Conservative Fund has not performed as well as our other funds due to its low allocation to equities and markets reaching record highs. Unfortunately with the rising interest rate environment pushing down bond valuations, conservative funds continue to have negative returns.

For further information on the performance of the underlying markets please refer to the underlying market factsheets.

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