



## FISHER FUNDS TWO KIWISAVER SCHEME FACT SHEET

as at 31 July 2019

### IT'S ALL ABOUT YOU!

#### Why join KiwiSaver?

Most of us are likely to live for many years in retirement. If you don't have a savings plan you could end up relying on New Zealand Superannuation alone, and that may not be easy.

KiwiSaver provides New Zealanders with an easy, accessible and transparent way to save for their retirement. It's voluntary but the Government and employers provide some generous incentives to encourage you to get saving.

If you are aged 18 or over, contributing to your KiwiSaver through salary or wages, and mainly living in New Zealand:

- » For every \$1 you contribute the Government will contribute 50 cents (up to a maximum of \$521 for each KiwiSaver year);
- » Compulsory employer contributions of 3% if you are employed; and
- » You may also be eligible for help with buying your first home!

### WHY CHOOSE FISHER FUNDS?

KiwiSaver is a long-term investment for most people so it's important to choose a KiwiSaver provider who has "been there, done that".

Fisher Funds is a specialist investment manager established in 1998. We manage the retirement savings of more than 250,000 New Zealanders and are the largest New Zealand owned and operated KiwiSaver Scheme provider.

Our disciplined investment approach is unique. We have one of New Zealand's biggest investment teams with more than 200 years' combined investing experience.

#### We're known for our:

**Candid communication** – communication is as important to us as investing. We want you to be comfortable with our strategies. We're proud of what we do and want to share it with you. Our monthly newsletter shares our thoughts on markets, how they have influenced our portfolios and useful tips for managing your KiwiSaver account.

**Transparency** – you will know at all times where your money is invested, what fees have been charged, and how your KiwiSaver account is performing. You can login online to keep track of your savings progress.

If you would like to talk about the benefits of KiwiSaver or joining Fisher Funds TWO KiwiSaver Scheme, please call us on 0800 20 40 60 or visit [www.ff2kiwisaver.co.nz](http://www.ff2kiwisaver.co.nz).

### YOUR KIWISAVER PORTFOLIO TEAM

Biographies can be found on our website – [fisherfunds.co.nz](http://fisherfunds.co.nz)



**Frank Jasper**  
Chief Investment Officer



**Ashley Gardyne**  
Senior Portfolio Manager



**David McLeish**  
Senior Portfolio Manager



**Sam Dickie**  
Senior Portfolio Manager

# YOUR INVESTMENT OPTIONS – GIVING YOU FLEXIBILITY

We understand that every investor has different investment goals (and timeframes in which to achieve these) and varying appetites for risk. There are two main investment options for you to choose from:

1. You can choose your own Fund or combination of Funds.
2. You can choose GlidePath – a service that automatically allocates and adjusts your savings to a Fund or combination of Funds based on your age over time.

**If you have been automatically enrolled in the Scheme by Inland Revenue your contributions will be invested automatically in the Cash Enhanced Fund (the Default Fund). You are able to switch any or all of your balance to any of the investment options in the Scheme.**

Need help choosing which investment option is best for you? Answer the questionnaire on our website to find out: [ipq.fisherfunds.co.nz/fftwo](http://ipq.fisherfunds.co.nz/fftwo)



## CASH4SCHOOLS™

Cash4Schools™ is a fantastic initiative that is helping Kiwi schools reach their full potential. Nominate the school you would like to sponsor on your Fisher Funds TWO KiwiSaver Scheme application form and we'll make a \$20 donation to that school along with an ongoing donation based on the balance of your KiwiSaver account. These donations are paid for by us and are at no cost to you or the Scheme.

## FUND DETAILS

Pie registered	Yes
Administration fee	Up to \$2.75 per month (at 03/08/17 the actual fee is \$2.37 per month)
Annual fund charges (% of net asset value)	Varies by Fund and ranges from 0.56% to 1.29% p.a.
Minimum investment	Nil
Lifestages investment option	Yes – GlidePath
Manager	Fisher Funds Management Limited
Supervisor/custodian	Trustees Executors Limited

\*Including GST

## Returns after fees and before tax for the period ending 31/07/19

	1 Year	3 Years*	5 Years*	7 Years*	Since Launch*
Preservation Fund	2.3%	2.3%	2.7%	2.9%	3.5%
Conservative Fund	7.4%	5.5%	6.2%	6.5%	5.7%
Balanced Fund	9.2%	8.2%	8.2%	9.1%	6.4%
Growth Fund	8.3%	9.4%	9.0%	10.8%	6.1%
Equity Fund	10.4%	12.1%	10.8%	12.6%	5.2%
Cash Enhanced Fund	6.7%	5.0%	5.9%	6.0%	5.6%

\*Returns are annualised



For a copy of our product disclosure statement, visit our website [www.ff2kiwisaver.co.nz](http://www.ff2kiwisaver.co.nz) or phone 0800 20 40 60

*Disclaimer: This Fund Fact Sheet has been designed as a summary to accompany the product disclosure statement for the Scheme so we can provide up to date information. The information contained in this communication does not constitute an offer, an advertisement in respect of 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 product disclosure statement and a Disclosure Statement within New Zealand. The information and any opinions herein are based upon sources believed reliable, but the Company, its officers and directors make no representations as to its accuracy or completeness. 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. This disclaimer must accompany any information regarding Fisher Funds or its products.*