

Your guide to KiwiSaver

Understanding your KiwiSaver options
and the Aurora KiwiSaver Scheme



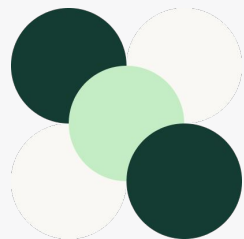
What we'll cover today



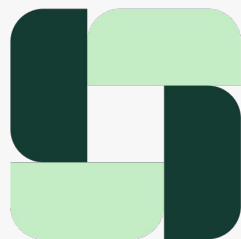
- [How KiwiSaver works and why it matters](#)
 - [What is KiwiSaver](#)
 - [Will NZ Super be enough?](#)
 - [The four things to think about](#)
 - [A KiwiSaver example - meet Sarah](#)
 - [The power of starting early](#)
 - [Contributions](#)
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 - [How advice can help](#)
- [How Aurora is doing KiwiSaver differently](#)
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 - [Advice to help you stay on track](#)
 - [Funds and strategies to suit everyone](#)
 - [Keeping track of your KiwiSaver account](#)

What is KiwiSaver?

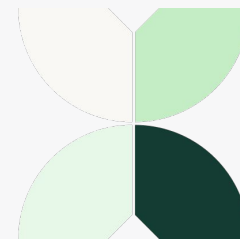
KiwiSaver is a voluntary savings scheme set up by the government to help people save for their **retirement** or for a **first home**. Your KiwiSaver savings come from:



Your
contributions



Your employer
contributions



Government
contributions

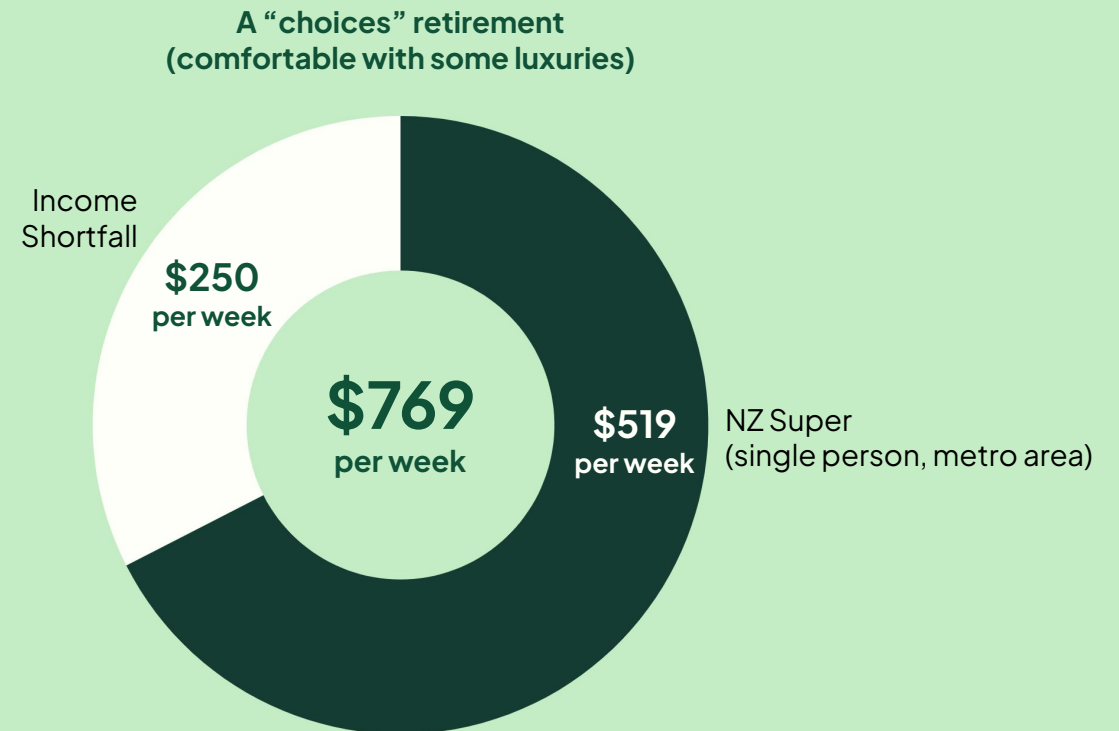
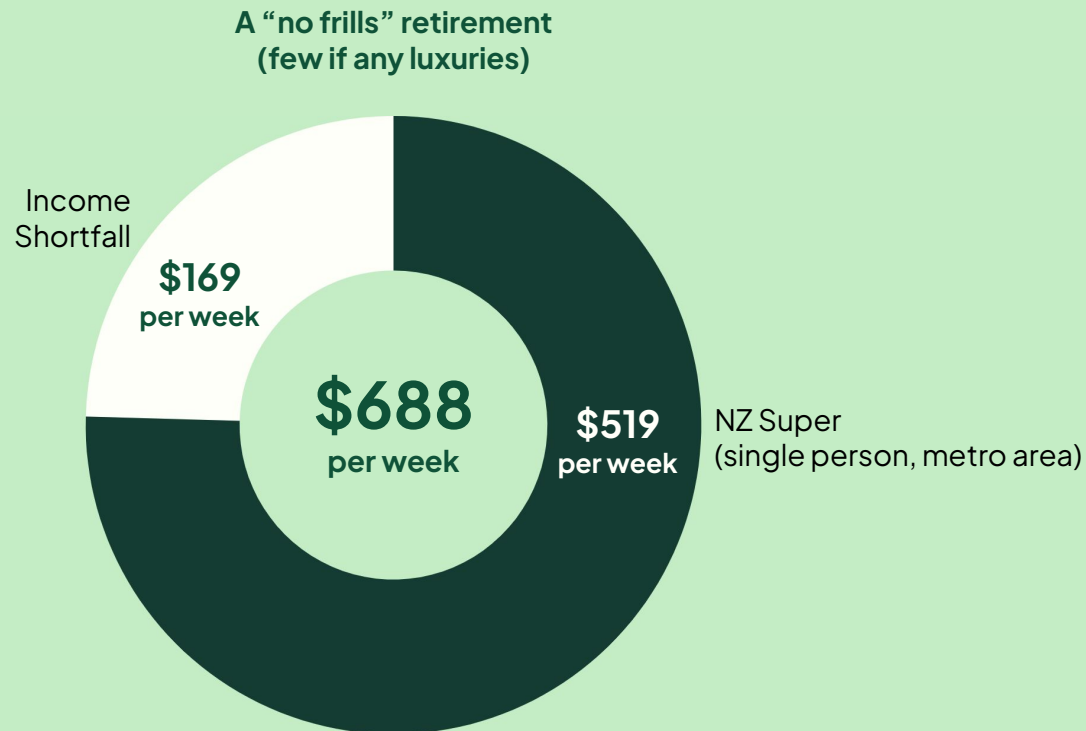


Investment
returns
(that compound
over time)

Will NZ Super be enough?

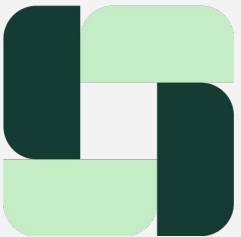
NZ Super falls short of what is needed for even the most basic retirement, and even more when you want some choices.

KiwiSaver can help bridge the gap, ensuring you have enough money to enjoy life to the full after you've stopped working.

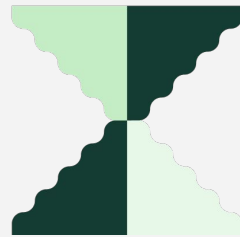




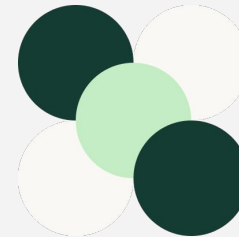
Making KiwiSaver work for you: 4 things to consider



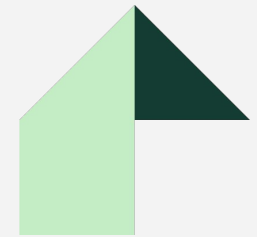
Goals



Timeframe



Contributions

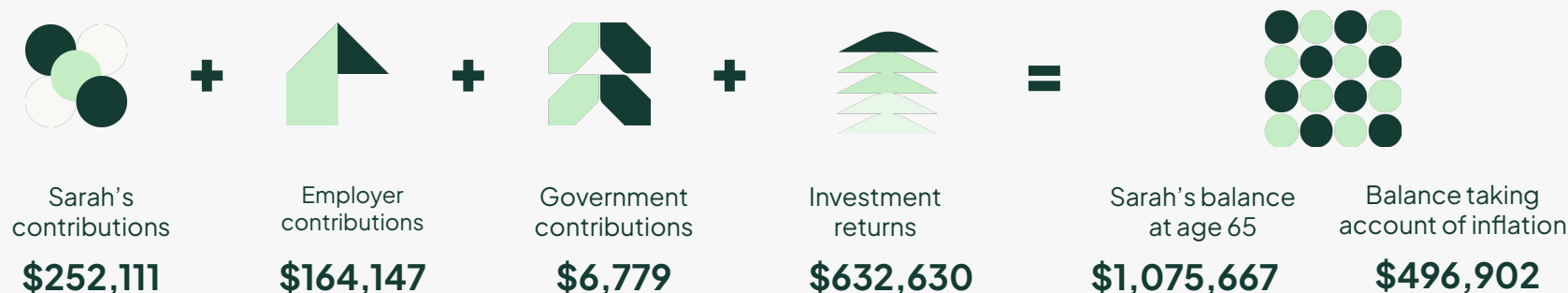


Fund type

What KiwiSaver could mean for you

Meet Sarah:

Sarah is 25 and earns \$75,000 p.a. She's currently contributing 3% of her salary. She's already saved \$20,000 into her KiwiSaver account which is invested in a growth fund.



TIP

The projected balance of \$1,075,667 reflects future dollars — after 2% inflation, that's around \$496,902 in today's terms. It's why smart planning today matters for the lifestyle you want tomorrow.

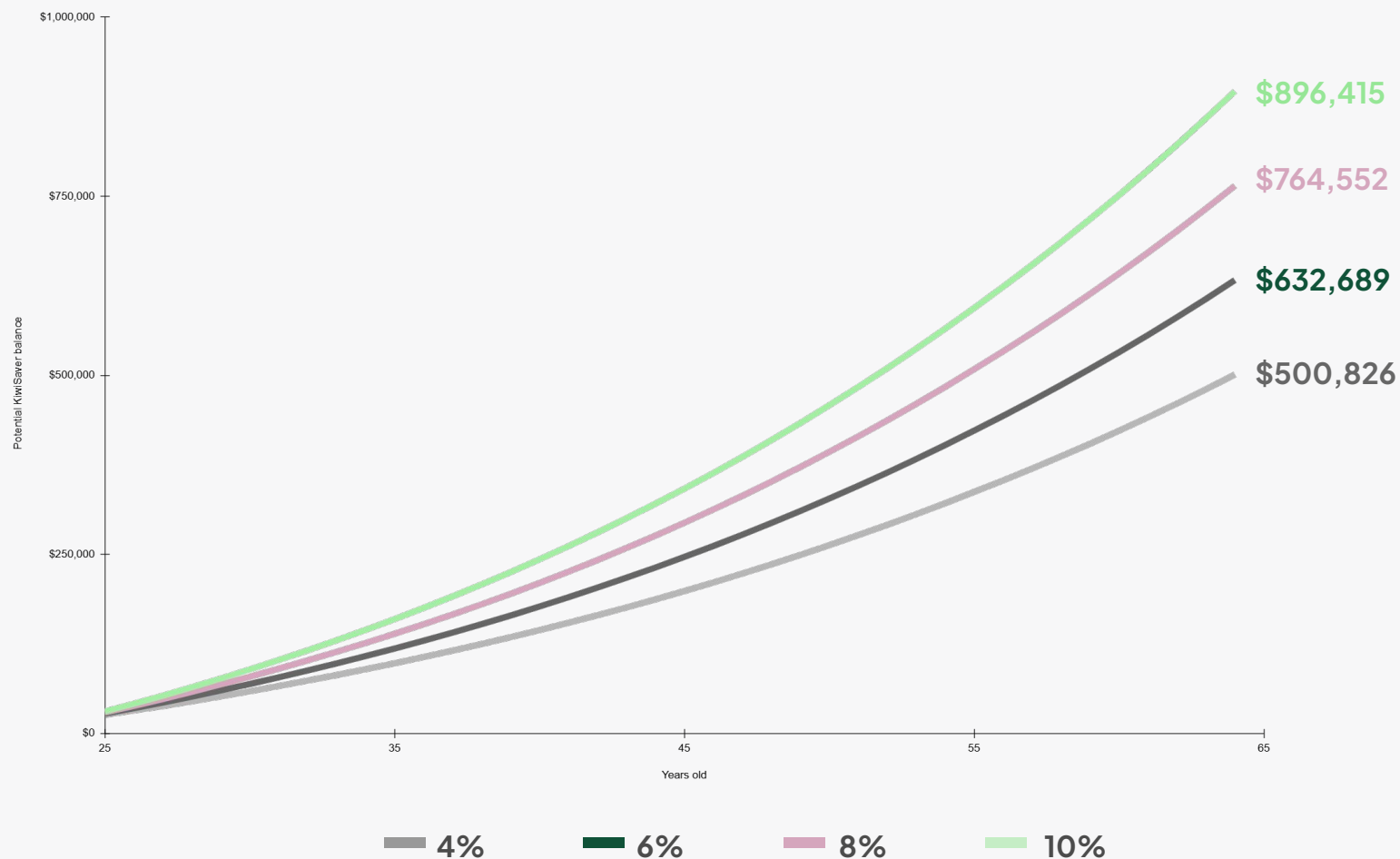
The power of starting early



Time is one of your greatest assets when it comes to KiwiSaver.

Examples based on a salary of \$75,000 increasing at 3.5% per year, minimum employee and employer contributions and investing in a growth fund.

Your contribution choice shapes your future



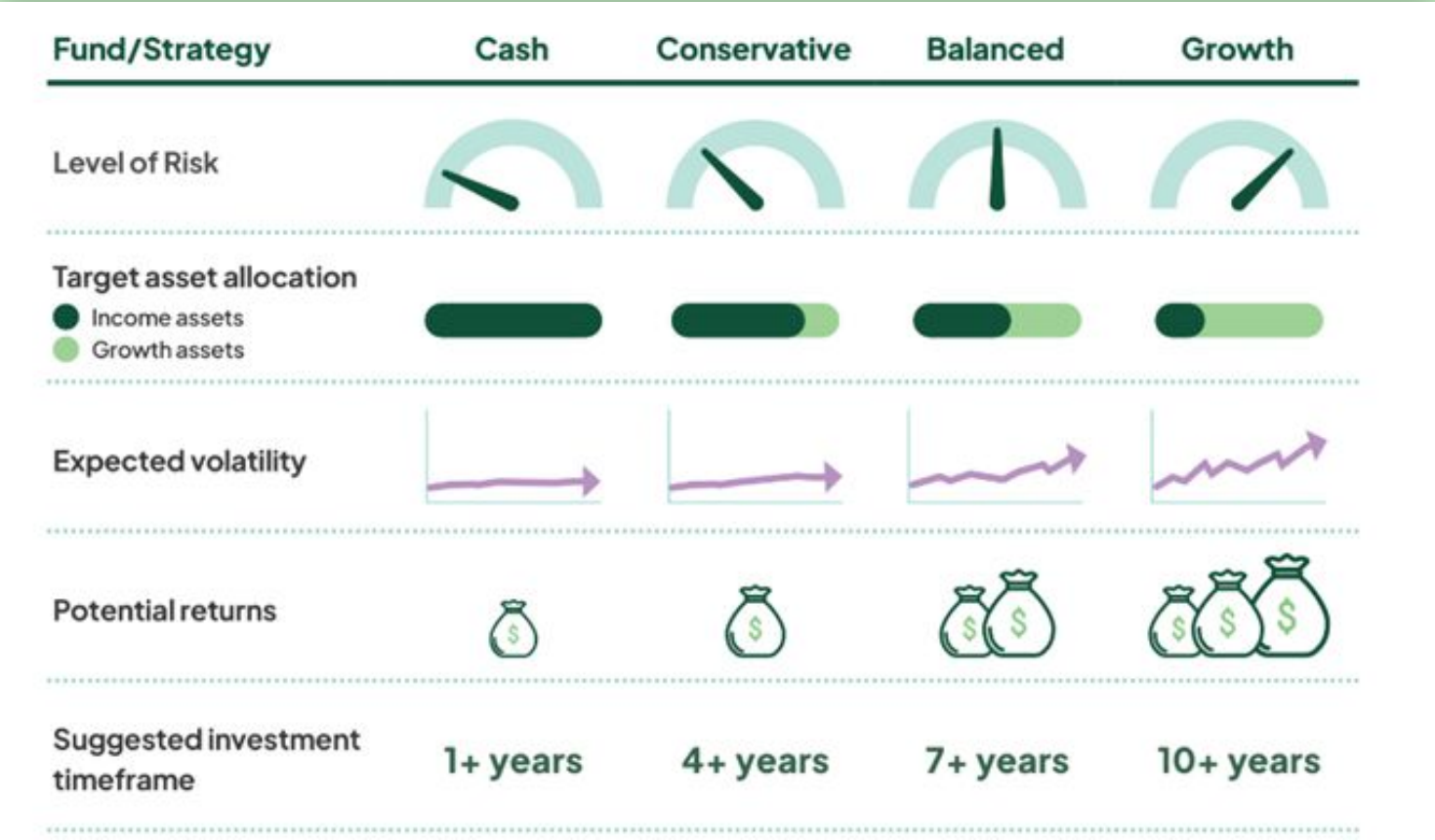
Choosing to contribute more than the minimum can make a big difference to your balance at retirement.

Let's head to [Sorted.co.nz](https://sorted.co.nz) to check out an example based on your situation.

Examples based on a salary of \$75,000, starting balance of \$20,000, minimum employer contributions and investing in a growth fund.

Find the fund that fits

The right fund for you will depend on your goals, your timeframe, and how comfortable you are with ups and downs.

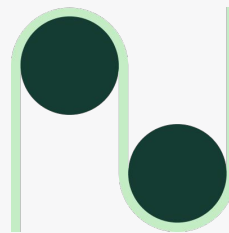




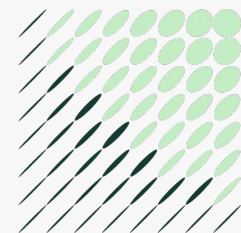
Choosing the right fund matters



Conservative
\$324,784



Balanced
\$399,317



Growth
\$632,630

Examples based on a salary of \$75,000 increasing at 3.5% per year, minimum employee and employer contributions and adjusted for inflation at 2% per year.

Getting advice can make a big difference

KiwiSaver and investing can seem a little daunting – which is why advice can help.

A financial adviser can work through your goals, help you understand your risk profile and get you set up in the right way.

They can also support you as your life and goals change.

“Kiwi who receive professional advice earn, on average, 4% higher investment returns*”



KiwiSaver done differently.

The Aurora KiwiSaver Scheme



A photograph of a man with dark hair and a beard, wearing a grey t-shirt, looking down at a baby. The baby is wearing a white dress with a colorful pattern and is pointing its finger towards the camera. The background is a blurred outdoor setting with greenery.

Active investing. Global expertise. Personalised advice.

Your KiwiSaver account isn't just another savings plan – it's one of the most important investments you'll ever make.

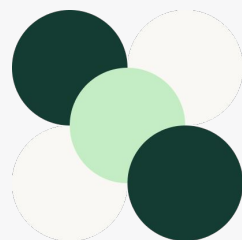
Whether you're saving for your first home or preparing for the retirement you deserve, the Aurora KiwiSaver Scheme is designed to help you get there with confidence.

Here's what sets us apart



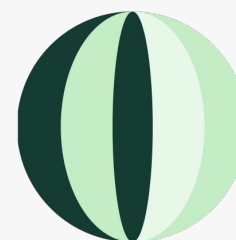
Proudly Kiwi Owned

Locally owned and operated, with a nationwide network of advisers who understand what matters to New Zealanders.



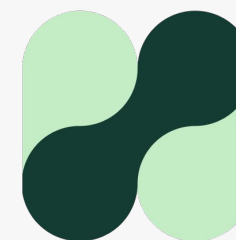
Multi-Manager Advantage

We don't only rely on an in-house Investment Team. We work with a carefully chosen set of world-leading Investment Managers.



Future-Focused Investing

Sustainability is a key part of how we protect your investment. We back companies adapting to tomorrow's challenges.



Trusted advice at every stage

With Aurora KiwiSaver Scheme, you're never on your own. Your adviser can support you at every stage of life.

The multi-manager advantage

THE MULTI-MANAGER ADVANTAGE

Unlike providers who rely only on an in-house team, we work with a carefully chosen set of world-leading Investment Managers.

DIVERSIFICATION

Different managers, styles and strategies working together.

SPECIALIST EXPERTISE

Each manager brings deep knowledge in their area of focus—whether it's tech, infrastructure, or emerging markets.

RESILIENCE

If one manager faces challenges, another may be performing well.

GLOBAL INSIGHTS

Hundred of experienced investment minds from around the world helping shape decisions.

Backing future focused companies

Sustainability is a key part of how we protect your investment. By considering environmental, social and governance factors, we avoid companies that may face regulatory or reputational risks, and we back those adapting to tomorrow's challenges.

Aurora KiwiSaver Scheme is good for you, good for others and good for the future.

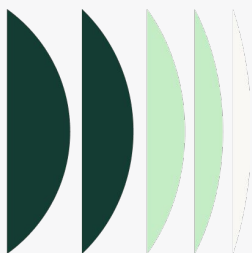


Future-focused investing in action



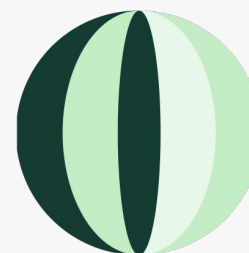
Carbn Group | Powering NZ's fleet transition

One of our Investment Managers, Private Capital Group, backed the management buyout and growth of **Carbn Group** - a Kiwi business helping organisations shift from internal combustion fleets to cleaner, data-optimised electric mobility.



What Carbn Group delivers

- End-to-end fleet electrification: from advisory to analytics, financing and shared mobility
- Smarter utilisation: pooled and shared fleets reduce total vehicle numbers
- Integrated services: unified billing, EV charging, maintenance, and RUC admin
- Flexible finance: helping clients access low-emissions vehicles with ease



Real-world impact

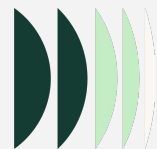
- Lower emissions: Replaces ICE kilometres with electric kilometres
- Efficiency gains: Fewer vehicles, less idle time, lower cost of ownership
- Supports NZ's EV ecosystem: Strengthens the second-hand market, broadens adoption



Our investment philosophy - Same destination, smoother journey



Active management with a focus on reducing risk, especially during market downturns



Our focus is on steady, long-term growth - not chasing the highest short term returns



We aim to grow steadily in good times, and stay more resilient when markets are volatile



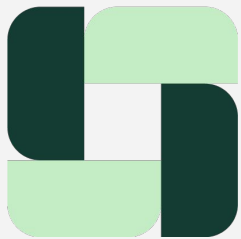
Same destination, smoother journey - helping you stay on track with less turbulence

Think of it like a well built car on a road trip

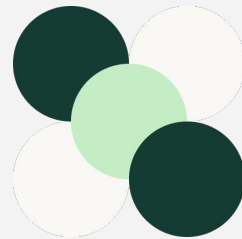
Others might speed ahead on the straight roads — but when the weather turns or the road gets rough, we aim to make your journey smoother, more stable, and more comfortable.



Advice to help you stay on track



Match your KiwiSaver account
to your changing goals

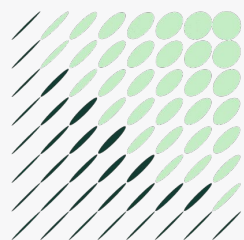


Ensure you get the most out of
your KiwiSaver account



Help you stay on track through
market ups and downs

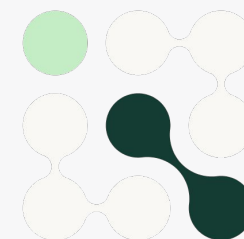
Funds and strategies to suit everyone



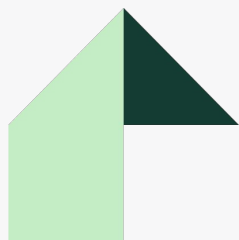
[Growth Fund](#)



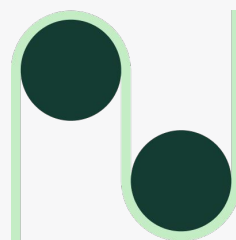
[Conservative Fund](#)



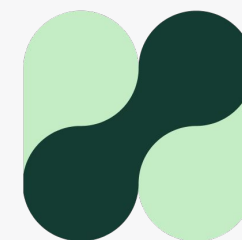
[Liquidity Fund](#)



[First Home Buyer
Strategy](#)



[Balanced Strategy](#)



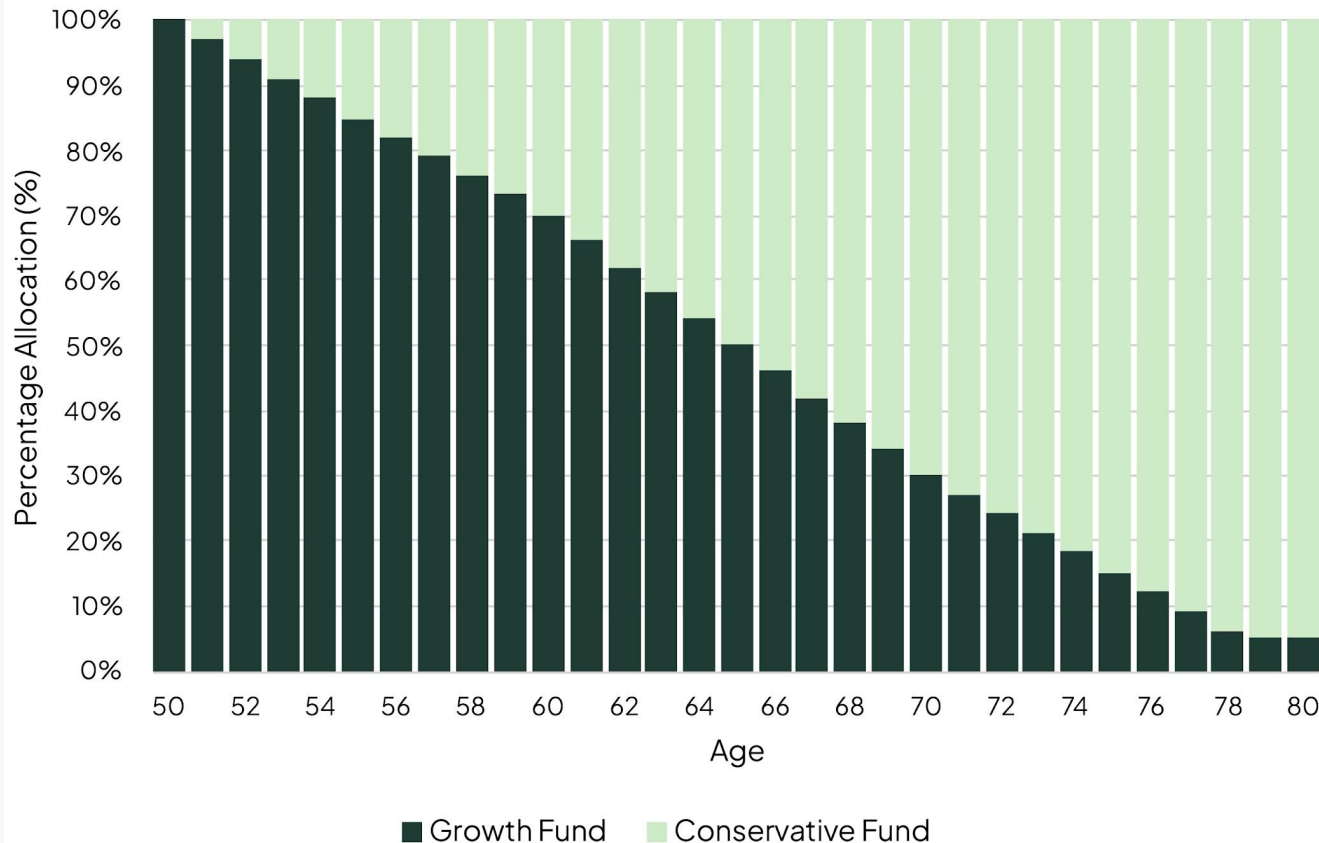
[Retirement Plus
Strategy](#)

Smart, pre-built strategies

First Home Buyer Strategy

- ❑ Keeps your shorter time frame in mind
- ❑ Aims to reduce the impact of big market dips on your deposit
- ❑ Still works to grow your savings to help you get onto the property ladder
- ❑ 1 year suggested minimum time frame
- ❑ Risk factor: 3
- ❑ [First Home Buyer Strategy](#)





Smart, pre-built strategies

Retirement Plus Strategy

- ❑ Automatically adjusts your investment mix as you get older
- ❑ Growth focus up to age 50
- ❑ Gradual shift towards more conservative assets from age 50 to 80
- ❑ Focus on stability from age 80 onwards
- ❑ Suggested time frame: Varies
- ❑ Risk factor: Varies
- ❑ [Retirement Plus Strategy](#)

Our fund & strategy performance - as at 30 September 2025

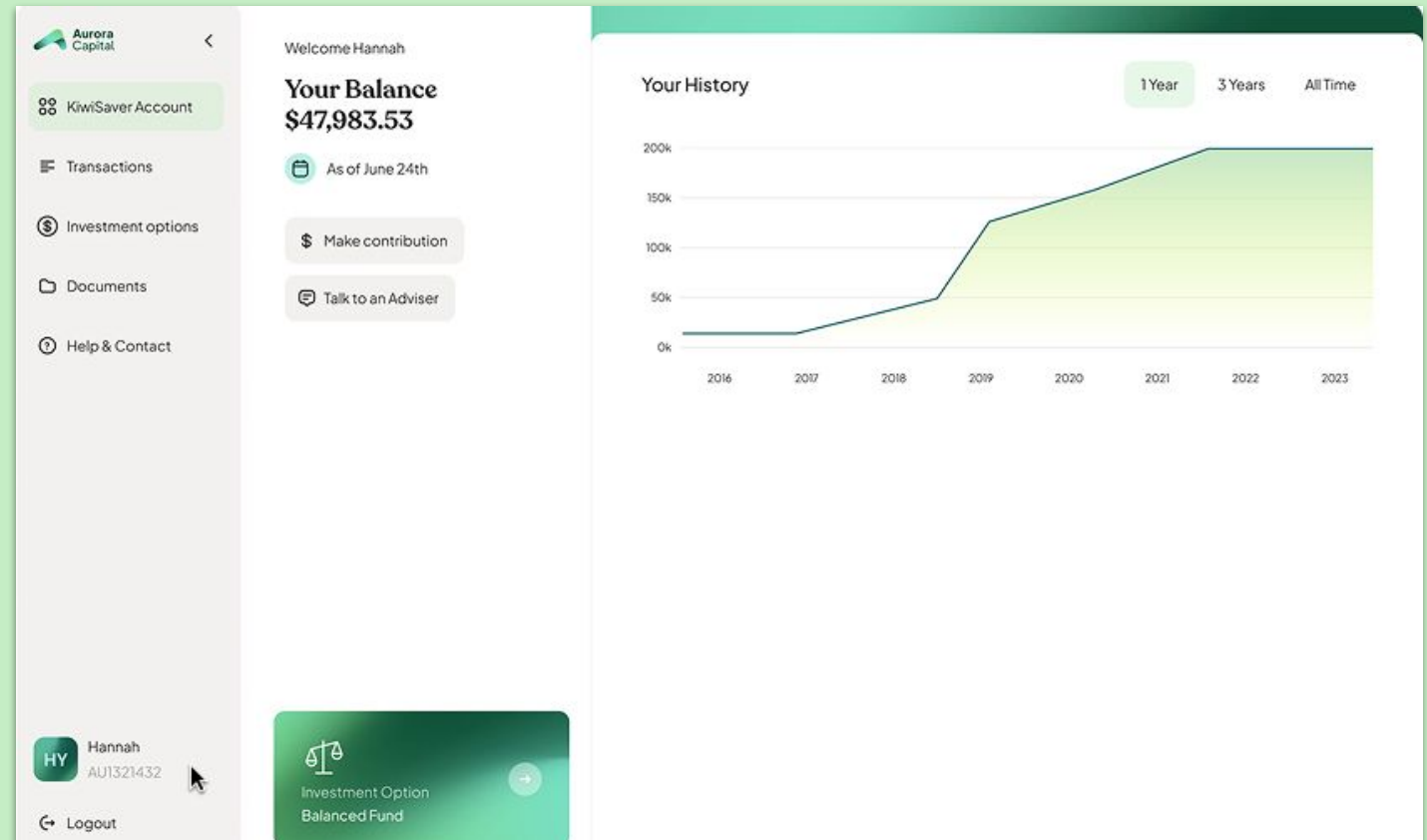
| Liquidity | First Home Buyer | Conservative | Balanced | Growth | RetirementPlus (Age 50) | RetirementPlus (Age 65) | RetirementPlus (Age 75) |
|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|----------------------------|----------------------------|----------------------------|
| 1month 0.28% | 1month 1.07% | 1month 1.33% | 1month 2.10% | 1month 2.62% | 1month 2.62% | 1month 1.97% | 1month 1.52% |
| 3 months 0.86% | 3 months 2.26% | 3 months 2.74% | 3 months 3.86% | 3 months 4.61% | 3 months 4.61% | 3 months 3.67% | 3 months 3.02% |
| 1 year 3.81% | 1 year 5.13% | 1 year 5.57% | 1 year 7.94% | 1 year 9.50% | 1 year 9.50% | 1 year 7.55% | 1 year 6.17% |
| 3 years p.a. 4.71% | 3 years p.a. 5.32% | 3 years p.a. 5.51% | 3 years p.a. 8.93% | 3 years p.a. 11.22% | 3 years p.a. 10.89% | 3 years p.a. 8.19% | 3 years p.a. 6.31% |

Past performance is not necessarily an indicator of future performance. The value of investments can go down as well as up. Returns are after fees and before tax.

Keep track of your account in your member portal

In your online portal you can:

- ❑ Check your balance
- ❑ Keep track of your contributions
- ❑ View your fund performance
- ❑ Change your fund or strategy
- ❑ View your statements
- ❑ Keep your contact details up to date

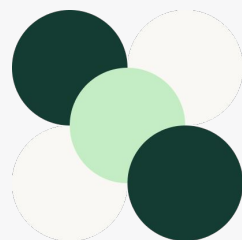


Wrapping things up



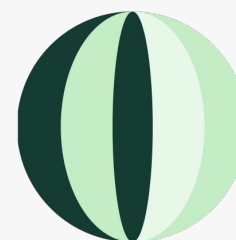
KiwiSaver can be a powerful tool for your future

It can help you save for your first home and to ensure that you can have the lifestyle you want in retirement



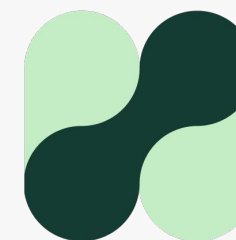
Your KiwiSaver choices can make a big difference

Starting early, choosing the right fund and how much you contribute can all make a big difference to your KiwiSaver savings



Advice and support can really help too

An adviser can help ensure your KiwiSaver account is set up to achieve your goals - at the start and as you go through life



What makes Aurora KiwiSaver Scheme different

Proudly Kiwi owned and operated, we combine a network of expert advisers with our future-focused, multi-manager investment approach to help you achieve your goals

A young boy with brown hair, wearing a blue t-shirt, is smiling and holding a sprig of rosemary in front of a green, out-of-focus background. The rosemary sprig is in sharp focus, showing its needle-like leaves and small flowers.

Ready to join?

Applying only takes a few minutes.

[Let's go!](#)



Important information – estimate assumptions

The example figures shown are estimates only and have been generated using the Aurora Capital KiwiSaver calculator. The calculations are based on assumptions and methodologies developed with care and professional diligence. The calculator is currently undergoing independent third-party review to assess its accuracy and robustness.

These results are intended to provide a general indication of potential outcomes and should not be treated as personalised financial advice or guaranteed projections. Actual results may differ due to market movements, changes in personal circumstances, and other influencing factors.

The calculator is based on the following key assumptions:

- Inflation is 2% per year
- Salaries grow at 3.5% annually, with contributions increasing accordingly
- KiwiSaver contributions continue uninterrupted (i.e. no contribution holidays)
- No first home withdrawal is made
- The maximum government contribution is received each year
- The prescribed investor rate (PIR) is 28%
- The latest government changes to contribution rates (for employees, employers, and the government contribution) have been incorporated

Disclaimer



FundRock NZ Limited is the issuer and manager of the Aurora KiwiSaver Scheme.

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Some of our current Investment Managers



Pella

- ❑ Investment strategy founded 2004
- ❑ Business founded 2021
- ❑ Headquarters: Sydney, Australia
- ❑ Focus: global equities, responsible investing
- ❑ Assets under management: \$A 220 million

MUNRO

Munro Partners

- ❑ Founded in 2016
- ❑ Headquarters: Melbourne, Australia
- ❑ Global growth equities
- ❑ Assets under management: \$A6.5 billion



Private Capital Group

- ❑ Founded in 2019
- ❑ Headquarters: Queenstown, New Zealand
- ❑ Focus: Supporting Kiwi businesses through private lending
- ❑ Provides access to unique opportunities



Brandywine Global

- ❑ Founded in 1986
- ❑ Headquarters: Philadelphia, US
- ❑ Focus: global equities and fixed Income
- ❑ Specialists in value investing and protecting investments during tough markets