

MONTHLY UPDATE SEPTEMBER 2024

About the Strategy

The Strategy is designed for First Home Buyers and aims to provide stable investment returns through exposure to mostly income assets, but also invests in growth assets. The portfolio is actively managed and includes fixed interest, Australasian equities and international equities, infrastructure, and cash. The Strategy 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 2.25% per annum before fees and tax, over a suggested investment timeframe of 1+ years.

As At 30/9/2024	1 Month (%)	3 Month (%)	6 Month (%)	1 Year (%)	3 Year (% p.a.)
Strategy return*	0.59	2.90	3.56	9.41	-
Strategy objective**	-	0.95	2.15	5.58	-

*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+2.25%. Latest CPI is used, as at 30 June 2024.

TOP 10 STRATEGY HOLDINGS

As At 30/9/2024	Asset Class	% Weight
Toyota Finance NZ	NZ Fixed Interest	2.37
Westpac	Cash	2.35
MUFG Bank NZ	NZ Fixed Interest	2.30
Cash	Cash	2.08
ASB	Cash	2.01
Westpac	Cash	2.00
Rabobank NZ	NZ Fixed Interest	1.93
Westpac	Cash	1.85
Kiwibank	NZ Fixed Interest	1.84
New Zealand Government	NZ Fixed Interest	1.63

STRATEGY INFORMATION

Long Term Investment Mix

19% Growth 81% Income

Risk indicator



Lower risk

potentially lower returns

Higher risk

potentially higher returns

Minimum Suggested

Investment Timeframe: 1 year

Annual Management Fee: 1.04%

Annual Administration Fee: \$36

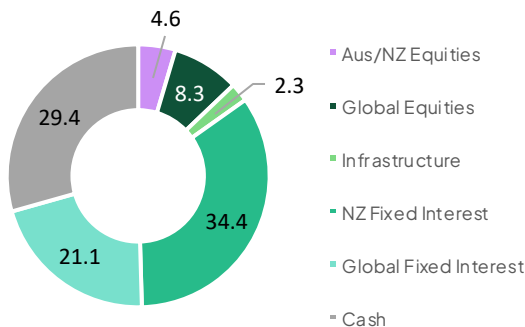
This strategy excludes:

- 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

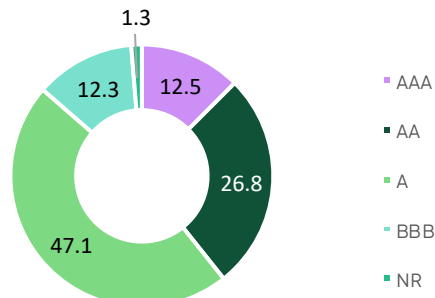
Additional exclusions apply to companies that meet certain business involvement criteria, subject to revenue thresholds.

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

ASSET ALLOCATION (% PORTFOLIO)





CREDIT RISK COMPOSITION (% INCOME ASSETS)








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	253
Market Index*	3.6 °C	378

CONTRIBUTION TO THE UNITED NATIONS SDGs

	SDG 7 Affordable & clean energy	SDG 9 Industry, innovation, & infrastructure	SDG 11 Sustainable cities & communities	SDG 13 Climate action	ALL Sustainable development goals
					
Contribution to Sales (%)					
Portfolio	7.2%	5.3%	15.1%	3.9%	71.2%
Market Index*	3.4%	4.9%	10.4%	2.6%	58.5%

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:



More information

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

DISCLAIMER

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