

Simplicity KiwiSaver Scheme

Fund Name

First Home Mortgage Fund (FHMF)



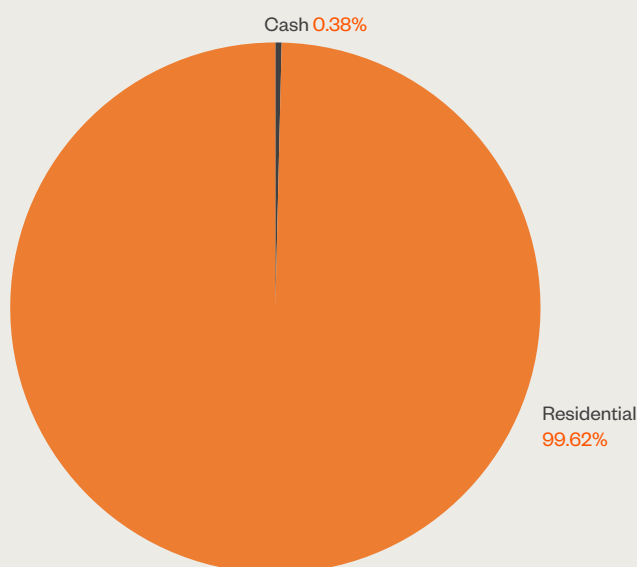
Additional Registration Entry Information

Simplicity NZ Limited (Simplicity) has prepared this additional information in accordance with the Financial Markets Conduct (Managed Funds - Loan Disclosure Requirements) Exemption Notice 2019.

As at 31 March 2022, the Simplicity KiwiSaver Scheme held the following investments in the FHMF:

Simplicity KiwiSaver Growth Fund	1.49%
Simplicity KiwiSaver Balanced Fund	3.28%
Simplicity KiwiSaver Conservative Fund	5.20%
Simplicity KiwiSaver Default Fund	1.65%

The asset allocation of the FHMF was as follows:



Asset types:

Residential - secured loans for which the secured property is residential property

Cash - cash on call at a registered NZ bank

The FHMF does not invest in loans secured by commercial property or rural property. Secured properties must be freehold residential properties that the borrower is living in.

Geographically, the residential loans are distributed as follows:

List of regions	Percentage by geographic region	List of regions	Percentage by geographic region
Auckland	36.31%	Otago	3.30%
Bay of Plenty	5.21%	Southland	0.95%
Canterbury	12.60%	Taranaki	2.29%
Gisborne	1.07%	Tasman	0.22%
Hawkes Bay	1.18%	Waikato	5.05%
Manawatu-Wanganui	2.19%	Wellington	22.42%
Nelson	2.71%	West Coast	0.85%
Northland	3.66%		

Loans secured (or principally secured) by mortgage over residential property

Fee simple land and buildings: up to an 80% Loan to Value ratio

Note. Maximum loan to valuation ratio is generally 80% but can be extended to 90% by the Manager in limited circumstances and subject to conditions noted in the Scheme's Statement of Investment Policies and Objectives.

As at 31 March 2022, the FHMF had no impaired loans.