

GoalsGetter KiwiSaver Scheme

Other Material Information – Benchmarks, Indices and Investment Objectives

1 September 2025



1. Benchmarks, Indices and Investment Objectives

The indices, benchmarks and investment objectives described in this OMI relate to the Amova funds available in the GoalsGetter KiwiSaver Scheme. For further information on the funds which invest in other manager's funds available in the Scheme, please refer to the GoalsGetter KiwiSaver Scheme Statement of Investment Policies and Objectives (SIPO).

Market Indices – Diversified Funds

For the GoalsGetter Amova Conservative, Balanced, Growth and High Growth Funds (together, “Diversified Funds”), a composite index is used in order to calculate the market index annual return published in each fund's fund update. These Diversified Funds are made up of assets, being underlying sector funds, with an appropriate market index.

Amova NZ (the “Manager”) believes the use of a composite benchmark for these funds is useful to investors in assessing the performance of each Diversified Fund. The composite market index for each Diversified Fund is made up of the index of the underlying sector funds (where an appropriate market index has been identified) multiplied by each respective target investment mix for the underlying sector fund.

The average weighted composite return is then applied to the whole fund.

2. Composite Index Components

Diversified Funds - underlying Sector Funds	Appropriate Market Index (AMI) or Peer Group Index (PGI)	Diversified Fund Composite Index Components			
		Conservative Fund	Balanced Fund	Growth Fund	High Growth Fund
Amova Wholesale NZ Cash Fund	Bloomberg NZBond Bank Bill Index (AMI)	✓	✓	✓	✓
Amova Wholesale NZ Bond Fund	Bloomberg NZBond Composite 0+ year Index (AMI)	✓	✓	✓	n/a
Amova Wholesale NZ Corporate Bond Fund	Bloomberg NZBond Credit 0+ year Index (AMI)	✓	✓	✓	n/a
Amova Wholesale Global Bond Fund	Bloomberg Global Aggregate Index hedged into NZD (AMI)	✓	✓	✓	n/a
Amova Wholesale Core Equity Fund	S&P/NZX 50 Index Gross with Imputation Credits (AMI)	✓	✓	✓	✓
Amova Wholesale Concentrated Equity Fund	S&P/NZX 50 Index Gross with Imputation Credits (AMI)	✓	✓	✓	✓
Amova Wholesale Property Fund	S&P/NZX All Real Estate (Sector) Gross Index with Imputation Credits (AMI)	✓	✓	✓	✓
Amova Wholesale Global Equity Multi- Manager Fund Unhedged	MSCI ACWI, with net dividends reinvested unhedged in NZD (AMI)	✓	✓	✓	✓
Amova Wholesale Global Equity Multi- Manager Fund Hedged	MSCI ACWI, with net dividends reinvested 100% hedged to NZD (AMI)	✓	✓	✓	✓

For details of the target asset allocation to each of the above underlying sector funds, please see the GoalsGetter KiwiSaver Scheme Statement of Investment Policies and Objectives.

3. Benchmark and Investment Objectives

The Investment Objectives for each of the Amova funds are defined in the GoalsGetter Scheme Statement of Investment Policies and Objectives. The table below outlines the benchmark referenced in the Investment Objective, the Investment Objective and Appropriate Market Index for each fund.

GoalsGetter KiwiSaver Scheme Funds	Benchmark	Investment Objective*	Appropriate Market Index, Peer Group Index
Amova NZ Cash Fund	Bloomberg NZBond Bank Bill Index	Benchmark + 0.20% p.a.	AMI - As per Benchmark
Amova NZ Corporate Bond Fund	Bloomberg NZBond Credit 0+ year Index	Benchmark + 0.70% p.a.	AMI - As per Benchmark
Amova SRI Equity Fund	S&P/NZX 50 Index Gross with Imputation Credits	Benchmark + 3.00% p.a.	AMI - As per Benchmark
Amova Global Shares Fund	MSCI ACWI, with net dividends reinvested unhedged in NZD	Benchmark + 3.00% p.a.	AMI - As per Benchmark
Amova ARK Disruptive Innovation Fund	Absolute return of 10.00% p.a.	Benchmark	AMI - NASDAQ-100 Notional Net Total Return Index in NZD
Amova Conservative Fund	Composite - of all underlying funds benchmarks see SIPO	Benchmark + 1.00% p.a.	Composite - See above
Amova Balanced Fund	Composite - of all underlying funds benchmarks see SIPO	Benchmark + 1.50% p.a.	Composite - See above
Amova Growth Fund	Composite - of all underlying funds benchmarks see SIPO	Benchmark + 2.00% p.a.	Composite - See above
Amova High Growth Fund	Composite - of all underlying funds benchmarks see SIPO	Benchmark + 2.20% p.a.	Composite - See above

*In all cases the Investment Objective is to outperform the specified rate over a rolling three-year period before fees, expenses and taxes

Where to find more information

The funds' returns are measured against market indices as set out in the SIPO. More information about these market indices can be found at the following web pages:

- S&P/NZX Indices: <http://us.spindices.com/regional-exposure/asia-pacific/new-zealand>
- S&P/ASX Indices: <http://www.asx.com.au/products/indices.htm>
- MSCI Indices: <https://www.msci.com/indexes>
- Bloomberg Indices: <https://www.bloomberg.com/markets/rates-bonds/bloomberg-fixed-income-indices>
- NASDAQ-100: <https://www.nasdaq.com>