

Amova Asset Management New Zealand Limited

Other Material Information – Buy/Sell Spreads

Dated 1 September 2025

Issued by Amova Asset Management
New Zealand Limited

Contact Us

Amova Asset Management
PO Box 3892,
Shortland Street,
Auckland 1140
T: +64 9 307 6388

Buy/sell spreads referred to in the Product Disclosure Statements for the GoalsGetter KiwiSaver Scheme and the Amova NZ Investment Scheme can apply to any/all funds as and when market conditions require them. Our objective is to set the spreads at a level which reflects the expected transaction costs, so they are paid by transacting investors and not by other unit holders in the fund.

For current spreads see <https://www.goalsgetter.co.nz/our-fees?tab=other-specific-fees>

1. What is a buy/sell spread?

The purpose of a buy/sell spread is to ensure that if a transaction occurs in a fund because an investor is buying or selling units, that this investor pays this cost and not the other unit holders in the fund.

The transaction costs that buy/sell spreads offset are specific costs that are incurred when securities (e.g. bonds or shares) are bought or sold. An example of such a cost would be a fee paid to a share broker to buy and sell shares.

At times of heightened market volatility there may not be the normal number of buyers and sellers of securities, which can lead to a material difference between the price you would pay to buy a security and the price you would receive for selling it. We will amend the buy/sell spread in our funds to ensure that this cost difference is borne by those who are transacting and not the other unit holders.

Buy/sell spreads vary by fund and we may change the spreads from time to time to reflect the latest brokerage costs and market conditions. The spreads are reviewed at least annually and more frequently as required during periods of heightened volatility.

Spreads as at the date of this document are outlined in the table below. For the most up to date spreads see <https://www.goalsgetter.co.nz/our-fees?tab=other-specific-fees>

How are these calculated and charged?

A buy/sell spread is only charged on application and withdrawal of units from a fund; it is not charged to unit holders that are not transacting. The spread is applied to the unit price when you either buy or sell units in a fund. As an example, if a fund has a unit price of \$1.00 and a buy/sell spread of 0.1%/0.1%, you will pay \$1.001 per unit to buy units and receive \$0.999 per unit when selling.

The spread is not paid to the manager but stays in the fund to prevent non-transacting investors from being impacted by the costs of trading from those that need to buy/sell units.

2. Spreads for each fund

This table shows the spreads currently applicable to each fund as at the date of this document.

These spreads are subject to change and the most up to date rates are available at:

<https://www.goalsgetter.co.nz/our-fees?tab=other-specific-fees>. Investors should review these prior to investing or selling units.

GoalsGetter KiwiSaver Scheme

Fund	Buy Spread	Sell Spread
GoalsGetter Amova SRI Equity Fund	0.29%	0.29%
GoalsGetter Amova Global Shares Fund	0.07%	0.07%
GoalsGetter Amova ARK Disruptive Innovation Fund	-	-
GoalsGetter Amova NZ Cash Fund	-	-
GoalsGetter Amova NZ Corporate Bond Fund	-	-
GoalsGetter Amova Conservative Fund	0.03%	0.03%
GoalsGetter Amova Balanced Fund	0.09%	0.09%
GoalsGetter Amova Growth Fund	0.12%	0.12%
GoalsGetter Amova High Growth Fund	0.13%	0.13%

Amova NZ Investment Scheme

Fund	Buy Spread	Sell Spread
Amova Core Equity Fund	0.29%	0.29%
Amova SRI Equity Fund	0.29%	0.29%
Amova Concentrated Equity Fund	0.29%	0.29%
Amova Global Shares Fund	0.07%	0.07%
Amova Global Shares Hedged Fund	0.07%	0.07%
Amova Global Equity Multi-Manager Unhedged Fund	0.07%	0.07%
Amova Global Equity Multi-Manager Hedged Fund	0.07%	0.07%
Amova ARK Disruptive Innovation Fund	-	-
Amova NZ Cash Fund	-	-
Amova NZ Corporate Bond Fund	-	-
Amova NZ Bond Fund	-	-
Amova Global Bond Fund	-	-
Amova Conservative Fund	0.03%	0.03%
Amova Balanced Fund	0.09%	0.09%
Amova Growth Fund	0.12%	0.12%