

MONTHLY UPDATE **SEPTEMBER 2025**

## About the Fund

The fund aims to provide capital security and liquidity by investing in a diversified portfolio of low -risk cash and cash-equivalent assets. The portfolio is actively managed and includes bank bills, floating rate notes and mainly short -term deposits and securities. Environmental, Social and Governance (ESG) considerations are integrated into the investment process, where applicable.

### Fund Objective

To deliver gross returns exceeding the Bloomberg NZ Bond Bank Bill Index on a rolling 12-month basis, before fees and tax, over a suggested investment timeframe of up to 1 year.

| As At<br>30/9/2025 | 1 Month<br>(%) | 3 Month<br>(%) | 6 Month<br>(%) | 1 Year<br>(%) | 3 Year<br>(% p.a.) |
|--------------------|----------------|----------------|----------------|---------------|--------------------|
| Fund return*       | 0.28           | 0.86           | 1.65           | 3.81          | 4.71               |
| Fund objective**   | 0.26           | 0.84           | 1.73           | 4.02          | 4.92               |

\*Fund returns are after fees, before taxes.

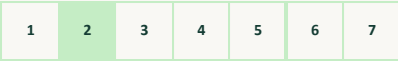
\*\*Benchmark is the Bloomberg NZ Bond Bank Bill Index.

### Fund Information

#### Long Term Investment Mix

0% Growth 100% Income

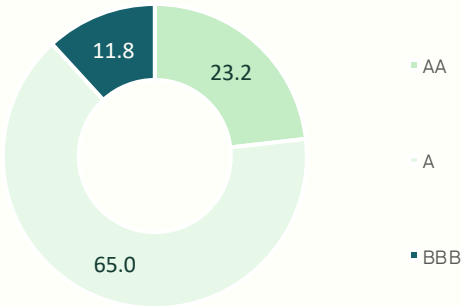
#### Risk indicator



**Lower risk** potentially lower returns **Higher risk** potentially higher returns

Minimum Suggested Investment Timeframe: Up to 1 year  
Annual Management Fee: 0.40%  
Annual Administration Fee: \$36

### Credit Risk Composition (% Income Assets)



### Yield\*

Fund: 3.02%  
Benchmark: 2.89%

This is similar to the current annual interest rate.

\*Running yield

### More Information

Before you decide to invest, please read the Product Disclosure Statement (PDS) and speak to your financial adviser. A PDS is available on the Aurora website at [aurora.co.nz](http://aurora.co.nz), from FundRock, or by going to [disclose-register.companiesoffice.govt.nz](http://disclose-register.companiesoffice.govt.nz)

#### DISCLAIMER

This publication is a summary accompanying the Product Disclosure Statement (PDS) for the Aurora KiwiSaver Scheme (Scheme), the Aurora Conservative Fund, and Aurora Growth Fund (Funds). It is not an offer, recommendation, or invitation, to purchase units in the Funds. The information provided is based on reliable sources, but Aurora and its affiliates do not guarantee its accuracy or completeness. Any reliance on this information is at your own risk. The options expressed are current at the time of this publication and may change without notice. This disclaimer also applies to FundRock and any entity distributing this publication. This information is not intended as financial advice, and individual investment advice should be sought from a qualified professional. Past performance is not indicative of future results, and investment capital may be subject to loss.

Reproduction of this document without permission is prohibited. FundRock NZ is the issuer and manager of the Scheme, while Aurora is the investment manager.

