




FUND SELECTOR INFORMATION FROM MARCH 2022

- » **CONSERVATIVE**
- » **MODERATE**
- » **BALANCED**
- » **GROWTH**
- » **AGGRESSIVE**
- » **OTHER**

CONSERVATIVE






Provider / Fund	Performance (5 year)	Fee	SRI* above average	Majority NZ Owned	App	Budget Tools
Fisher TWO KiwiSaver Cash Enhanced (Dflt)	4 (4.0)	0.52		Y	Y	
Milford KiwiSaver Conservative Fund	1 (4.3) 	0.95	Y	Y	Y	
OneAnswer KiwiSaver Conservative	7 (3.8)	0.83	Y		Y	Y
Booster KiwiSaver Default Saver	5 (3.9)	0.38 	Most comprehensive 	Y	Y	Y
AMP KiwiSaver Defensive Conservative	18 (3.0)	0.42	Y		Y	Y

- If your client's **main priority is returns**, is not concerned with fees or investing in socially responsible funds*, choose Milford KS Conservative Fund
- If your client's **main priority is investing responsibly***, wants good returns, and is concerned with fees, choose Booster KS Default Saver
- If your client's **main priority is lower fees**, and would like to invest responsibly*, choose AMP KS Defensive Conservative (switching funds within AMP won't increase fees - in Booster it will)

*as per Morningstar Report Socially Responsible Investment Rating

MODERATE



Provider / Fund	Performance (5 year)	Fee	SRI* above average	Majority NZ Owned	App	Budget Tools
Fisher TWO KiwiSaver Scheme Conservative	17 (4.2)	0.92	Y	Y	Y	
OneAnswer KiwiSaver Conservative Balanced	3 (5.3)	0.90	Most comprehensive 		Y	Y
Booster KiwiSaver Moderate	12 (4.6)	1.08		Y	Y	Y
Generate KiwiSaver Conservative Fund	1 (5.5) 	1.21		Y		
Milford Moderate	1 (1.6) 1 year	1.13	Y	Y	Y	
AMP Conservative Fund	22 (3.0)	0.78 	Y		Y	Y

- If your client's **main priority is returns**, is not concerned with fees or investing in socially responsible funds*, choose Generate KS Conservative Fund or Milford Moderate (depending on 1 or 5 year scope)
- If your client's **main priority is investing responsibly***, wants good returns, and is concerned with fees, choose OneAnswer KS Conservative Balanced
- If your client's **main priority is lower fees**, and would like to invest responsibly*, choose AMP Conservative Fund

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BALANCED



Provider / Fund	Performance (5 year)	Fee	SRI* above average	Majority NZ Owned	App	Budget Tools
Fisher TWO KiwiSaver Scheme Balanced	5 (7.3)	0.94		Y	Y	
Milford KiwiSaver Balanced Fund	1 (9.0)	1.48		Y	Y	
OneAnswer KiwiSaver Balanced	14 (6.7)	0.95	Y		Y	Y
Booster KiwiSaver Balanced	9 (7.0)	1.19	Y	Y	Y	Y
Booster KiwiSaver Socially Rsp Inv Balanced	3 (7.6)	1.30	Most comprehensive	Y	Y	Y
AMP Balanced Fund	26 (5.7)	0.78			Y	Y
AMP Moderate Balanced Fund	27 (4.8)	0.78	Y		Y	Y

- If your client's **main priority is returns**, is not concerned with fees or investing in socially responsible funds*, choose Milford KS Balanced Fund
- If your client's **main priority is investing responsibly***, wants good returns, and is not concerned with fees, choose Booster KS Socially Rsp Inv Balanced
- If your client's **main priority is lower fees**, and would like to invest responsibly*, choose AMP Moderate Balanced Fund

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GROWTH



Provider / Fund	Performance (5 year)	Fee	SRI* above average	Majority NZ Owned	App	Budget Tools
Fisher Funds Growth KiwiSaver Fund	3 (9.7)	2.51	Y	Y	Y	
Fisher TWO KiwiSaver Scheme Growth	11 (8.7)	1.04			Y	
Milford KiwiSaver Active Growth Fund	1 (11.6)	2.00		Y	Y	
OneAnswer KiwiSaver Balanced Growth	19 (8.1)	1.00	Y		Y	Y
OneAnswer KiwiSaver Growth Fund	7 (9.4)	1.05	Most comprehensive		Y	Y
Booster KiwiSaver Balanced Growth	10 (9.0)	1.24		Y	Y	Y
Generate KiwiSaver Growth Fund	4 (9.6)	1.42		Y		
AMP Growth	27 (7.3)	0.78			Y	Y

- If your client's **main priority is returns**, is not concerned with fees or investing in socially responsible funds*, choose Milford KiwiSaver Active Growth Fund
- If your client's **main priority is investing responsibly***, wants good returns, and is not concerned with fees, choose OneAnswer KS Growth Fund
- If your client's **main priority is lower fees** and would like to invest responsibly*, choose AMP Growth or OneAnswer KS Balanced Growth depending on SRI tolerance.

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AGGRESSIVE



Provider / Fund	Performance (5 year)	Fee	SRI* above average	Majority NZ Owned	App	Budget Tools
Booster KiwiSaver High Growth	3 (10.0)	1.30		Y	Y	Y
Booster KiwiSaver Socially Rsp High Growth	1 (11.3) 	1.37	Most comprehensive 	Y	Y	Y
Milford Aggressive	1 (7.3) 1 year 	1.30		Y	Y	
Generate KiwiSaver Focused Growth Fund	2 (10.4)	1.52	Y	Y		
AMP Aggressive	12 (7.9)	0.78 	Y		Y	Y

- If your client's **main priority is returns**, is not concerned with fees or investing in socially responsible funds, choose Milford Aggressive or Booster KS Socially Rsp High Growth (depending on 1 or 5 year scope)
- If your client's **main priority is investing responsibly***, wants good returns, and is not concerned with fees, choose Booster KiwiSaver Rsp High Growth
- If your client's **main priority is lower fees**, and would like to invest responsibly*, choose AMP Aggressive

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OTHER

Provider / Fund	Performance (5 year)	Fee	SRI* above average	Majority NZ Owned	App	Budget Tools
Booster KiwiSaver Geared Growth	3 (12.8)	1.61	Y	Y	Y	Y

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