

## Performance - Total Return (Month-End) NZD (to 31.10.25)

Fund	1 mo	3 mos	6 mos	1 yr	3 yrs*	5 yrs*
Generate Focused Growth	1.10	4.97	16.42	11.73	17.44	10.05
Milford Aggressive	1.61	3.73	15.25	14.07	14.10	-
Amova High Growth	1.36	5.75	-	-	-	-
Harbour Active Growth	2.22	4.91	12.79	8.02	8.61	3.52
Milford Active Growth	1.39	4.16	11.86	12.93	13.63	10.61
Amova Growth	1.25	5.24	15.11	11.14	11.80	6.08
Pathfinder Ethical Growth	3.36	5.78	15.14	10.39	11.83	7.45
Salt Capital Growth	0.46	2.12	6.65	5.11	10.19	-
Generate Balanced	0.88	3.92	10.86	8.58	11.45	-
Harbour Sustainable Impact	1.51	0.96	6.44	1.92	6.08	-
Milford Balanced	0.91	2.88	7.71	10.06	9.90	7.92
Amova Balanced	1.13	4.70	12.62	10.28	10.15	4.80
Milford Conservative	0.48	1.61	3.62	6.52	7.18	3.74
Amova Conservative	0.84	3.23	6.56	7.38	7.25	2.83
Generate Thematic	1.72	7.43	23.19	20.36	-	-
Amova NZ Cash	0.26	0.86	1.83	4.07	5.05	3.35
Amova Corporate Bond	0.63	2.92	4.07	7.49	6.82	1.72
Amova SRI Equity	2.18	6.12	14.68	6.69	7.08	3.41
Amova Global Shares	1.09	3.00	17.40	17.47	17.89	13.85
Amova ARK Disruptive Innovation	3.43	16.08	56.75	75.29	30.94	-0.49
* Annualised						

### Please note returns have been calculated as follows:

- Returns are before tax and after fees, provided by Amova Asset Management New Zealand Limited (Amova NZ).
- Prior to June 2024, returns for funds which invest in underlying external manager funds are based on Morningstar returns for the underlying funds.
- All returns, prior to May 2024, have been adjusted for the 0.20 p.a. advice fee which has been included in the unit price of the fund from May 2024.