

KiwiSaver Performance - Total Return (Month-End) NZD (to 30.09.2026)

Fund Name	1 mo	3 mos	6 mos	1 yr	3 yrs*	5 yrs*	10 yrs*
Generate Focused Growth	1.01	0.88	17.37	10.09	16.52	8.81	-
Milford Aggressive	0.66	1.91	14.12	6.41	13.75	7.44	-
Amova High Growth	0.33	1.50	13.35	4.51	-	-	-
Smart High Growth	0.23	1.19	14.61	12.70	16.67	8.86	-
Milford Active Growth	0.05	1.16	7.19	3.83	11.63	6.97	9.33
Amova Growth	-0.19	0.46	10.02	2.72	11.19	3.50	-
Pathfinder Ethical Growth	0.09	1.44	11.38	9.26	12.37	6.06	-
Salt Capital Growth	-1.64	-0.89	5.81	2.06	9.54	4.43	-
Generate Balanced	0.11	-0.25	10.99	5.90	10.81	-	-
Milford Balanced	-0.73	-0.37	5.69	1.86	8.52	5.11	7.35
Amova Balanced	-0.41	-0.14	7.73	1.98	9.58	3.04	-
Smart Balanced	-0.33	-0.07	8.47	7.10	11.36	5.70	-
Milford Conservative	-1.23	-1.38	1.52	-1.06	5.29	2.61	4.06
Amova Conservative	-0.91	-1.34	2.65	0.33	6.25	2.12	-
Generate Thematic	2.23	-0.20	26.30	13.70	22.95	-	-
Amova NZ Cash	0.25	0.74	1.48	2.89	4.41	3.84	-
Amova Corporate Bond	-0.78	-1.51	1.09	0.33	5.89	2.54	-
Amova SRI Equity	-1.32	0.47	6.40	1.10	6.02	1.02	-
Amova Global Shares	1.59	3.91	16.21	-0.72	15.91	8.95	-
Amova ARK Disruptive Innovation	12.17	13.66	44.82	12.55	34.34	0.68	-
* 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.

Managed Funds Performance - Total Return (Month-End) NZD (to 30.09.2026)

Fund Name	1 mo	3 mos	6 mos	1 yr	3 yrs*	5 yrs*	10 yrs*
Amova Growth	-0.17	0.50	10.14	2.40	2.93	11.44	-
Amova Balanced	-0.40	-0.09	7.86	1.73	2.17	9.82	-
Amova Conservative	-0.90	-1.31	2.78	0.14	0.55	6.50	-
Amova Freedom	-0.24	-0.29	1.57	1.66	2.12	5.63	-
Amova NZ Bond	-1.35	-2.79	0.47	-0.47	-0.95	5.69	1.61
Amova NZ Corporate Bond	-0.81	-1.56	1.11	0.40	0.28	6.01	2.68
Amova Global Bond	-1.98	-3.13	-1.32	-2.73	-1.76	3.73	-0.58
Amova NZ Cash	0.26	0.77	1.54	2.21	3.01	4.54	4.06
Amova Core Equity	-1.36	0.98	6.68	0.12	1.14	5.45	0.71
Amova Concentrated Equity	-2.79	-3.46	4.23	-5.76	-9.14	2.58	-1.40
Amova SRI Equity	-0.78	1.22	7.13	1.02	1.81	-	-
Amova ARK Disruptive Innovation	12.13	13.77	44.60	19.29	12.69	34.40	-
Amova Global Shares Hedged	-3.24	3.52	14.37	-2.60	-3.28	12.76	-
Amova Global Shares Unhedged	1.60	3.82	16.11	0.31	-0.80	15.98	-
Amova Global Equity Multi-Manager Unhedged	3.69	3.15	19.06	9.58	11.35	20.75	14.70
Amova Global Equity Multi-Manager Hedged	-0.97	2.88	17.05	6.17	8.13	17.12	8.90
* Annualised							

Please note returns have been calculated as follows:

- Performance is in NZD, net of fees and expenses, before tax, includes imputation credits (if any), and does not include buy/sell spreads (if any)
- Returns are from Morningstar, provided by Amova Asset Management New Zealand Limited (Amova NZ).