

Performance - Total Return (Month-End) NZD (to 30.11.25)

Fund Name	1 mo	3 mos	6 mos	1 yr	3 yrs*	5 yrs*	10 yrs*
Generate Focused Growth	-0.03	2.40	11.06	9.24	16.02	9.26	-
Milford Aggressive	-0.90	2.05	9.01	8.18	12.46	-	-
Amova High Growth	-1.27	2.48	-	-	-	-	-
Harbour Active Growth	0.20	4.11	9.20	6.51	7.95	2.86	-
Milford Active Growth	-0.17	2.57	8.07	9.95	12.60	9.74	10.06
Amova Growth	-1.09	2.32	8.75	6.94	11.15	4.85	-
Pathfinder Ethical Growth	-0.99	4.70	9.34	7.20	10.47	6.65	-
Salt Capital Growth	0.14	1.45	4.28	3.08	9.17	-	-
Generate Balanced	-0.18	1.81	7.80	6.71	10.55	-	-
Harbour Sustainable Impact	-0.19	0.94	3.71	1.73	5.00	-	-
Milford Balanced	-0.59	1.23	5.17	7.31	9.15	6.92	7.88
Amova Balanced	-0.97	2.07	7.64	6.67	9.48	3.91	-
Milford Conservative	-0.56	0.31	2.59	4.97	6.55	3.33	4.86
Amova Conservative	-0.54	1.52	4.73	5.42	6.64	2.44	-
Generate Thematic	-0.82	3.58	14.36	15.93	-	-	-
Amova NZ Cash	0.22	0.78	1.74	3.90	5.03	3.39	-
Amova Corporate Bond	-0.79	0.93	3.57	6.00	6.22	1.76	-
Amova SRI Equity	-0.96	4.00	8.72	3.08	5.93	2.14	-
Amova Global Shares	-1.03	0.77	9.11	11.57	18.56	12.92	-
Amova ARK Disruptive Innovation	-5.88	6.94	33.32	37.34	35.36	-2.42	-
* 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.