

Performance - Total Return % (Month-End) NZD (to 31.12.25)

Fund Name	1 mo	3 mos	6 mos	1 yr	3 yrs*	5 yrs*	10 yrs*
Generate Focused Growth	0.60	1.68	7.80	8.98	17.59	8.78	-
Milford Aggressive	0.21	0.91	6.05	10.21	13.95	-	-
Amova High Growth	0.51	0.58	7.35	-	-	-	-
Harbour Balanced Growth	0.37	2.80	7.97	7.25	9.16	2.33	-
Milford Active Growth	0.56	1.78	6.54	12.09	13.30	9.43	9.89
Amova Growth	0.30	0.45	6.84	8.22	11.89	4.17	-
Pathfinder Ethical Growth	-0.14	2.19	7.23	6.81	11.98	5.87	-
Salt Capital Growth	-0.09	0.51	3.62	4.15	10.28	-	-
Generate Balanced	0.23	0.93	5.54	6.25	11.21	-	-
Harbour Sustainable Impact	-0.88	0.43	2.01	1.15	5.58	-	-
Milford Balanced	0.36	0.68	4.01	8.46	9.51	6.61	7.82
Amova Balanced	0.23	0.38	5.92	7.67	10.04	3.39	-
Milford Conservative	-0.01	-0.09	1.52	5.00	6.60	3.15	4.83
Amova Conservative	0.03	0.33	3.60	5.68	6.88	2.22	-
Generate Thematic	-0.65	0.23	8.07	13.45	-	-	-
Amova NZ Cash	0.25	0.73	1.67	3.72	5.01	3.44	-
Amova Corporate Bond	0.06	-0.11	2.84	4.98	6.41	1.81	-
Amova SRI Equity	-0.37	0.82	6.46	1.91	5.94	1.51	-
Amova Global Shares	-1.16	-1.11	4.70	7.70	19.03	12.01	-
Amova ARK Disruptive Innovation	-3.02	-5.59	15.93	27.58	39.34	-4.72	-
* 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.