

Why GoalsGetter?

GoalsGetter provides a seamless solution for managing a diversified KiwiSaver portfolio by:

- **Adapting Swiftly to Market Changes:** If a manager's performance declines or governance issues arise, investments can be quickly switched to alternative, high-quality funds.
- **Minimizing Market Exposure:** Traditional scheme switches may take up to 10 days, leaving the entire investment out of the market. GoalsGetter ensures smoother transitions, with only the portion being reallocated out of the market for just 3-4 days while the remainder stays actively invested.
- **Providing Expert-Curated Funds:** All funds on the GoalsGetter platform are rigorously researched and vetted by independent financial experts. This ensures access to a carefully selected range of high-quality investment options that align with specific needs and risk tolerance.

Why is diversification important?

- **Risk Mitigation:** Spreading investments across various managers reduces exposure to the performance of any single manager. If one manager underperforms, the impact on the overall portfolio is minimized.
- **Enhanced Returns:** A diversified portfolio can potentially deliver superior long-term returns by capturing opportunities across different asset classes and investment styles.

Active vs. Passive Management

Active fund management offers several key benefits for KiwiSaver investments, particularly in the lead-up to retirement



- **Potential for Higher Returns:** Skilled fund managers use research and analysis to make strategic investment decisions, aiming to outperform the market. This may result in better returns compared to passive funds, which simply track market indices.
- **Flexibility:** Fund managers can adjust strategies depending on market conditions, shifting investments to sectors expected to yield strong results while avoiding those with potential risks. This adaptability is especially valuable during periods of market volatility.
- **Expertise and Research:** Active funds benefit from professional fund managers conducting in-depth research and analysis, leading to more informed investment decisions tailored to client needs.