

I WANT TO SPEND ALL MY WINTERS  
in summer

# Welcome to the Summer KiwiSaver scheme

If KiwiSaver is part of your retirement plans, congratulations, you're on your way to creating the lifestyle you want to enjoy in retirement.

## The Summer KiwiSaver scheme



**Martin Hawes AFA**  
Chair, Summer  
Investment Committee

**We are investment specialists** – as part of Forsyth Barr we bring over 80 years of investment experience, and our Summer Investment Committee is chaired by **Martin Hawes**.

**We are active managers** – we respond to market opportunities.

**Our performance speaks for itself** - In the *Morningstar Multisector - Balanced category*, Summer Investment Selection's returns were ranked 1st out of 57 funds for the three months to 30 June 2018 and 2nd out of 54 funds for the 12 months to 30 June 2018.

In the *FundSource KiwiSaver diversified balanced funds performance report* the Summer KiwiSaver scheme Summer Investment Selection fund's returns were ranked 1st out of 37 funds for the 12 months to 30 June 2018.

**We keep you informed** – both about your money and the broader investment market.

**We enable you** – through access to Forsyth Barr Authorised Financial Advisers for guidance, and making it easy for you to make changes to your account.

**We have a clear, socially responsible investment framework** – we are transparent about where your money is invested.

## Our fees are simple

**Fees are deducted from your investment and reduce your returns.**

**Annual fund charges:** 0.9% p.a. of the value of your investment.

**Other charges:** An account fee of \$36 per member per year.

All fees and charges are quoted exclusive of GST.

It's free to make changes to your account including switching between funds.

## About the Scheme

**With the Summer KiwiSaver scheme you can choose to invest in any combination of the following eight funds:**

- Summer New Zealand Cash
- Summer New Zealand Fixed Interest
- Summer Global Fixed Interest
- Summer New Zealand Equities
- Summer Australian Equities
- Summer Listed Property
- Summer Global Equities
- Summer Investment Selection

We call this **My Plan**. Or, if you would prefer to leave the investment mix to us, just choose the **Summer Investment Selection**, which is a fund where we choose the investments and keep you informed along the way.

## Monthly performance

### Fund returns and unit price as at 30 June 2018

Fund	1 Month	3 Months	1 Year	Annualised total since inception*	Unit price
Summer New Zealand Cash	0.08%	0.23%	1.12%	1.00%	1.0245
Summer New Zealand Fixed Interest	0.24%	0.64%	2.97%	2.04%	1.0502
Summer Global Fixed Interest	0.16%	0.16%	1.13%	1.22%	1.0297
Summer New Zealand Equities	2.96%	7.69%	18.27%	12.90%	1.2361
Summer Australian Equities	3.98%	10.79%	16.28%	13.83%	1.273
Summer Listed Property	2.05%	6.14%	9.63%	4.61%	1.081
Summer Global Equities	2.34%	7.27%	17.37%	15.61%	1.3116
Summer Investment Selection	1.85%	5.24%	11.52%	8.67%	1.1691

Fund returns are calculated net of fund charges, trading expenses and accrued tax for a New Zealand resident individual paying tax at the highest Prescribed Investor Rate (28%).

\*All Funds commenced 19 September 2016.

**The Summer KiwiSaver scheme is managed by Forsyth Barr Investment Management Ltd. You can obtain the Scheme's product disclosure statement and further information about the Scheme at [www.summer.co.nz](http://www.summer.co.nz), from one of our offices, or by calling us on 0800 11 55 66.** Forsyth Barr Investment Management Ltd is a licenced manager of registered schemes and part of the Forsyth Barr group of companies. Disclosure statements are available from Martin Hawes and your Forsyth Barr Authorised Financial Adviser, on request and free of charge.

For information about the Morningstar performance report visit [www.summer.co.nz/morningstar-results](http://www.summer.co.nz/morningstar-results). © 2018 Morningstar, Inc. All rights reserved. Neither Morningstar, its affiliates, nor the content providers guarantee the data or content contained herein to

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situation, contact a professional financial adviser.

For information about the FundSource performance report visit [www.summer.co.nz/fundsource-results](http://www.summer.co.nz/fundsource-results). The fund information is an extract from general information and is a guide only. It is intended for general information purposes and does not constitute investment advice. The information is published under license from FundSource Limited ("FundSource"), which owns the intellectual property and proprietary rights in the information. Fund Manager of the Year Awards are announced by FundSource, the investment strategy and research company. These awards should not be read as a recommendation by FundSource. For further advice on the relevance of this award to your personal situation consult your authorised financial adviser, or visit [www.fundsource.co.nz](http://www.fundsource.co.nz).



Boutique Fund Manager  
of the Year - Winner

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