Summer
My Plan

The Summer KiwiSaver scheme

We are investment specialists. The team has over 80 years combined investment experience.

Our investment manager is active. They respond to market opportunities rather than tracking a market index irrespective of changing market circumstances.

We are focused on performance. Performance information can be found in the latest fund update and at *www.summer.co.nz/performance*.

We keep you informed. We share our knowledge, helping you stay informed about both your money and the broader investment market.

Responsible investment, including environmental, social and governance considerations, is taken into account in the investment policies and procedures of the Scheme.

About the Scheme

With the Summer KiwiSaver scheme you can choose to invest in any combination of our ten funds (listed on the right).

We call this My Plan. Or, if you would prefer to leave the investment mix to us, just choose either the Summer Conservative Selection, Summer Balanced Selection or Summer Growth Selection.

For more information regarding the Summer KiwiSaver scheme funds, please read the Product Disclosure Statement, available at *www.summer.co.nz/pds*

Fund name	Annual fund charges (% p.a. of the value of your investment):
Summer New Zealand Cash	0.50%
Summer New Zealand Fixed Interest	0.75%
Summer Global Fixed Interest	0.75%
Summer New Zealand Equities	0.90%
Summer Australian Equities	0.90%
Summer Listed Property	0.90%
Summer Global Equities	0.90%
Summer Conservative Selection	0.75%
Summer Balanced Selection	0.90%
Summer Growth Selection	0.90%

- Fees are deducted from your investment and reduce your returns.
- We charge an account fee of $3 per member per month.
- All fees and charges exclude GST (which we do not currently apply to these fees and charges).
- It's free to make changes to your account including switching between funds.
- We charge these fees to cover the management and administration costs of the Scheme. This includes expenses we incur in managing the scheme, for example legal, marketing, audit and accounting and any fees charged by the Supervisor, Custodian or our investment manager. It also includes any commission or other amounts paid to financial advice providers associated with a member's account.

For regular updates subscribe to the Summer Insights newsletter at *www.summer.co.nz/register.*

You don't have to become a member of the Summer KiwiSaver scheme to receive the newsletter.

Monthly performance

Fund returns and unit price as at: 31 July 2026

Fund	1 Month	3 Months	1 Year	3 Years^	Annualised total since inception	Unit price
Summer New Zealand Cash*	0.05%	0.39%	1.84%	3.07%	1.62%	$1.2480
Summer New Zealand Fixed Interest*	-0.92%	0.77%	2.24%	3.83%	1.80%	$1.2760
Summer Global Fixed Interest*	-1.02%	-0.01%	0.72%	2.49%	1.22%	$1.1622
Summer New Zealand Equities*	1.18%	6.25%	6.80%	3.73%	6.79%	$1.9094
Summer Australian Equities*	2.54%	4.65%	9.56%	9.67%	8.09%	$2.3068
Summer Listed Property*	-0.99%	3.22%	-1.99%	-0.63%	2.87%	$1.3065
Summer Global Equities*	2.27%	5.05%	17.30%	14.75%	9.96%	$2.6681
Summer Conservative Selection**	0.01%	2.02%	4.28%	4.99%	3.15%	$1.2989
Summer Balanced Selection*	0.71%	3.20%	7.17%	6.91%	5.50%	$1.7727
Summer Growth Selection**	1.39%	4.36%	10.06%	8.66%	6.47%	$1.6245

*Funds commenced 19 September 2016. ** Funds commenced 8 April 2019 ^ Annualised

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%). Past performance is not a reliable guide to future performance. To review the investment objective and strategy, fees information and risk indicator please see the schemes' product disclosure statement and for the most recent fund update visit *www.summer.co.nz/fund-updates*.

Salt Investment Funds Limited is the issuer and manager of the Summer KiwiSaver Scheme. A product disclosure statement ("PDS") for the offer is available on its website. Please call us on 0800 11 55 66, or 09 243 1020 if you have any questions. Salt Investment Funds Limited holds a MIS licence issued by the Financial Market Authority, and is part of SPH Wealth Holdings Limited. This document is not intended to be distributed or made available to any person in any jurisdiction where doing so would constitute a breach of any applicable laws or regulations.

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