

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. The Summer Investment Committee is chaired by **Martin Hawes**, a respected investment specialist.

### We are active managers

– We respond to market opportunities, rather than tracking an 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](http://www.summer.co.nz/performance). An overview of the latest performance results is also included overleaf.

**We keep you informed** – We share our knowledge, making sure you are informed about both your money and the broader investment market.

**We enable you** – We provide you with access to Forsyth Barr Authorised Financial Advisers, and we make 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 inclusive 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 ten 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 Conservative Selection
- Summer Balanced Selection
- Summer Growth Selection

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**, which are funds where we choose the investments across different asset classes and keep you informed along the way.

**For more information regarding the Summer KiwiSaver scheme, please read the Product Disclosure Statement, available at [www.summer.co.nz/pds](http://www.summer.co.nz/pds)**

## Monthly performance

Fund returns and unit price as at: 31 August 2019

Fund	1 Month	3 Months	1 Year	Annualised total since inception	Unit price
Summer New Zealand Cash*	0.08%	0.23%	0.99%	1.00%	\$1.0411
Summer New Zealand Fixed Interest*	0.96%	1.90%	4.91%	3.17%	\$1.1348
Summer Global Fixed Interest*	1.40%	2.65%	5.99%	2.79%	\$1.0931
Summer New Zealand Equities*	-2.06%	4.60%	10.85%	13.20%	\$1.4364
Summer Australian Equities*	-1.08%	2.13%	-0.38%	8.21%	\$1.2925
Summer Listed Property*	3.02%	11.32%	25.27%	12.04%	\$1.3905
Summer Global Equities*	0.58%	6.91%	-0.11%	10.99%	\$1.3868
Summer Conservative Selection**	0.45%	2.89%	na	na	\$1.0394
Summer Balanced Selection <sup>^</sup>	0.32%	4.17%	4.69%	7.79%	\$1.2714
Summer Growth Selection**	-0.29%	4.68%	na	na	\$1.0462

\*Funds commenced 19 September 2016.

\*\* Funds commenced 8 April 2019

<sup>^</sup>On 8 April 2019 the Summer Investment Selection was renamed the Summer Balanced Selection.

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%). 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](http://www.summer.co.nz/fund-updates).

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.

**Summer**  
KiwiSaver Scheme  
My Plan

0800 11 55 66 | [summer.co.nz](http://summer.co.nz)