

# Summer KiwiSaver Scheme

## My Plan

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

**We are investment specialists.** As part of Forsyth Barr, we bring over 85 years of 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](http://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](http://www.summer.co.nz/pds)**

### Annual fund charges (% p.a. of the value of your investment):

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](http://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 March 2025

Fund	1 Month	3 Months	1 Year	3 Years <sup>^</sup>	Annualised total since inception	Unit price
Summer New Zealand Cash*	0.23%	0.70%	3.80%	3.27%	1.55%	\$1.2001
Summer New Zealand Fixed Interest*	0.11%	0.41%	4.27%	2.57%	1.66%	\$1.2129
Summer Global Fixed Interest*	-0.26%	1.00%	2.91%	0.99%	1.23%	\$1.1419
Summer New Zealand Equities*	-2.64%	-6.74%	-1.05%	-0.14%	6.41%	\$1.6980
Summer Australian Equities*	-3.86%	-4.14%	-0.40%	4.80%	7.08%	\$1.9293
Summer Listed Property*	-3.97%	-5.30%	-7.87%	-6.87%	2.19%	\$1.1951
Summer Global Equities*	-3.22%	0.56%	7.98%	9.28%	8.97%	\$2.1740
Summer Conservative Selection**	-1.05%	-0.59%	3.16%	2.73%	2.63%	\$1.2006
Summer Balanced Selection*	-1.90%	-1.21%	3.14%	3.48%	5.00%	\$1.5799
Summer Growth Selection**	-2.65%	-1.83%	3.08%	4.20%	5.31%	\$1.3970

\*Funds commenced 19 September 2016.

\*\* Funds commenced 8 April 2019

<sup>^</sup> 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](http://www.summer.co.nz/fund-updates).

Forsyth Barr Investment Management Limited is the issuer of the Summer KiwiSaver scheme. 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. For information about Forsyth Barr's financial advice services visit <https://www.forsythbarr.co.nz/choosing-a-financial-advice-service>.

**Summer**  
KiwiSaver Scheme  
My Plan

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