

# 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.



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

## The Summer KiwiSaver scheme

### 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 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). 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 a financial adviser and we make it easy for you to make changes to your account.

**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)**

**Our fees are easy to understand and we do not charge a performance fee**

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 are quoted inclusive of GST.
- It's free to make changes to your account including switching between funds.
- Forsyth Barr Limited may pay a financial advice provider associated with your account an ongoing commission based on your account balance. This payment is made by Forsyth Barr Limited and is not paid out of your account.

**For monthly updates and investor education articles from Martin Hawes, 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: 28 February 2021

Fund	1 Month	3 Months	1 Year	3 Years <sup>^</sup>	Annualised total since inception	Unit price
Summer New Zealand Cash*	-0.01%	-0.01%	0.12%	0.66%	0.77%	\$1.0483
Summer New Zealand Fixed Interest*	-1.14%	-1.39%	0.58%	2.55%	2.35%	\$1.1530
Summer Global Fixed Interest*	-1.29%	-1.04%	1.48%	2.95%	2.40%	\$1.1179
Summer New Zealand Equities*	-5.73%	-2.33%	10.75%	12.00%	11.58%	\$1.6217
Summer Australian Equities*	1.55%	2.78%	8.55%	3.84%	6.70%	\$1.3796
Summer Listed Property*	-3.73%	-1.02%	0.93%	12.36%	8.53%	\$1.4291
Summer Global Equities*	0.23%	0.45%	9.75%	9.21%	11.14%	\$1.6628
Summer Conservative Selection**	-1.11%	-0.68%	3.35%	na	4.26%	\$1.0935
Summer Balanced Selection*	-1.04%	-0.28%	5.49%	6.37%	6.82%	\$1.3762
Summer Growth Selection**	-1.08%	0.18%	7.62%	na	7.77%	\$1.1643

\*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%). 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. For information about Forsyth Barr's financial advice services visit <https://www.forsythbarr.co.nz/choosing-a-financial-advice-service>. For information relating to licenced financial advice provider Martin Hawes, visit [martinhawes.com](http://martinhawes.com).

**Summer**  
KiwiSaver Scheme  
My Plan

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