

Returns after fees	1 Month	3 Months	6 Months	1 Year	2 Years (p.a)	3 Years (p.a)	5 Years (p.a)	7 Years (p.a)	10 Years (p.a)	Since inception annualised
Focused Growth Fund - 0% PIR	2.96%	7.30%	9.48%	23.19%	20.50%	11.06%	8.75%	9.40%	9.99%	10.36%
Net of tax at 28% PIR	2.83%	7.54%	9.45%	22.96%	20.03%	10.43%	8.13%	8.74%	9.15%	9.49%
Net of tax at 17.5% PIR	2.88%	7.46%	9.46%	23.05%	20.21%	10.68%	8.37%	9.00%	9.47%	9.82%
Net of tax at 10.5% PIR	2.91%	7.39%	9.46%	23.10%	20.33%	10.83%	8.53%	9.17%	9.69%	10.04%
Moderate Fund - 0% PIR	0.92%	3.36%	4.80%	11.91%	10.05%	6.06%	4.60%	5.82%	5.82%	5.83%
Net of tax at 28% PIR	0.87%	3.15%	4.31%	10.55%	8.82%	5.25%	3.98%	5.05%	4.97%	4.97%
Net of tax at 17.5% PIR	0.89%	3.23%	4.50%	11.06%	9.28%	5.54%	4.21%	5.34%	5.28%	5.29%
Net of tax at 10.5% PIR	0.90%	3.29%	4.64%	11.43%	9.60%	5.76%	4.37%	5.53%	5.50%	5.51%
Growth Fund - 0% PIR	2.20%	5.86%	7.85%	19.21%	16.71%	9.56%	7.47%	8.68%	9.11%	9.39%
Net of tax at 28% PIR	2.10%	5.96%	7.67%	18.65%	16.00%	8.84%	6.82%	7.94%	8.22%	8.48%
Net of tax at 17.5% PIR	2.14%	5.93%	7.76%	18.87%	16.27%	9.11%	7.07%	8.21%	8.55%	8.82%
Net of tax at 10.5% PIR	2.16%	5.89%	7.79%	19.00%	16.44%	9.29%	7.23%	8.40%	8.77%	9.05%
Defensive Fund - 0% PIR	0.17%	1.58%	2.74%	6.91%	5.81%	-	-	-	-	4.61%
Net of tax at 28% PIR	0.12%	1.13%	1.96%	4.94%	4.17%	-	-	-	-	3.31%
Net of tax at 17.5% PIR	0.14%	1.32%	2.28%	5.69%	4.78%	-	-	-	-	3.79%
Net of tax at 10.5% PIR	0.15%	1.42%	2.45%	6.17%	5.20%	-	-	-	-	4.13%
Conservative Fund - 0% PIR	0.45%	2.35%	3.59%	9.19%	7.68%	-	-	-	-	6.18%
Net of tax at 28% PIR	0.41%	1.99%	2.93%	7.47%	6.22%	-	-	-	-	4.99%
Net of tax at 17.5% PIR	0.42%	2.11%	3.16%	8.09%	6.75%	-	-	-	-	5.42%
Net of tax at 10.5% PIR	0.43%	2.21%	3.34%	8.55%	7.13%	-	-	-	-	5.73%
Balanced Fund - 0% PIR	1.38%	4.24%	6.00%	14.88%	12.65%	-	-	-	-	10.35%
Net of tax at 28% PIR	1.31%	4.18%	5.66%	13.91%	11.68%	-	-	-	-	9.40%
Net of tax at 17.5% PIR	1.33%	4.19%	5.77%	14.26%	12.04%	-	-	-	-	9.75%
Net of tax at 10.5% PIR	1.35%	4.22%	5.87%	14.53%	12.29%	-	-	-	-	9.99%

Generate Unit Trust Scheme (Managed Funds)

period ended 31.01.2025

Returns after fees	1 Month	3 Months	6 Months	1 Year	2 Years (p.a)	3 Years (p.a)	5 Years (p.a)	7 Years (p.a)	10 Years (p.a)	Since inception annualised
Generate Focused Growth Managed Fund - 0% PIR	2.92%	7.20%	9.47%	23.02%	20.35%	10.97%	8.79%			9.60%
Net of tax at 28% PIR	2.79%	7.45%	9.44%	22.81%	19.91%	10.38%	8.19%	-	-	8.96%
Net of tax at 17.5% PIR	2.84%	7.35%	9.44%	22.88%	20.07%	10.60%	8.42%	-	-	9.20%
Net of tax at 10.5% PIR	2.87%	7.30%	9.47%	22.95%	20.19%	10.74%	8.57%	-	-	9.36%
Generate Conservative Managed Fund - 0% PIR	0.44%	2.40%	3.58%	9.20%	7.72%					6.12%
Net of tax at 28% PIR	0.40%	2.04%	2.93%	7.49%	6.23%	-	-	-	-	4.95%
Net of tax at 17.5% PIR	0.41%	2.16%	3.17%	8.11%	6.78%	-	-	-	-	5.38%
Net of tax at 10.5% PIR	0.42%	2.25%	3.33%	8.56%	7.16%	-	-	-	-	5.68%
Generate Balanced Managed Fund - 0% PIR	1.38%	4.29%	6.10%	14.93%	12.72%					10.47%
Net of tax at 28% PIR	1.30%	4.21%	5.71%	13.88%	11.70%	-	-	-	-	9.54%
Net of tax at 17.5% PIR	1.33%	4.24%	5.86%	14.28%	12.08%	-	-	-	-	9.89%
Net of tax at 10.5% PIR	1.35%	4.26%	5.97%	14.53%	12.34%	-	-	-	-	10.12%
Generate Australasian Managed Fund - 0% PIR	-0.51%	1.32%	3.52%	10.03%						7.75%
Net of tax at 28% PIR	-0.49%	1.24%	3.12%	9.26%	-	-	-	-	-	6.97%
Net of tax at 17.5% PIR	-0.50%	1.27%	3.28%	9.54%	-	-	-	-	-	7.26%
Net of tax at 10.5% PIR	-0.50%	1.30%	3.38%	9.75%	-	-	-	-	-	7.45%
Generate Thematic Managed Fund - 0% PIR	5.18%	12.29%	15.95%	32.24%						29.16%
Net of tax at 28% PIR	4.98%	12.75%	16.02%	32.20%	-	-	-	-	-	28.65%
Net of tax at 17.5% PIR	5.06%	12.59%	16.00%	32.24%	-	-	-	-	-	28.86%
Net of tax at 10.5% PIR	5.11%	12.46%	15.98%	32.23%	-	-	-	-	-	28.96%

Important notes:

- The Conservative KiwiSaver Fund was renamed to the Moderate KiwiSaver Fund on 16 May 2022.
- The Defensive, Conservative and Balanced KiwiSaver Funds opened for investment on 16 May 2022. The Conservative and Balanced Managed Funds opened for investment on the 16 May 2022.
- The Australasian and Thematic Managed Fund opened for investment on the 3 July 2023 and are single sector funds.
- Returns for the funds are net of fees (excluding the \$3 per annum member fees) but gross of tax unless indicated.
- Individual member returns may differ depending upon the date joined scheme and date contributions made during that period.
- The information provided is of a general nature only and does not constitute an offer or a solicitation of an offer to buy or sell securities and/or any other financial products or services. The information is not intended to be legal, investment or financial advice and does not consider personal circumstances or investment needs. No investment decision should be made based on this information without first obtaining appropriate professional advice.
- Click here for a copy of the [Generate KiwiSaver Scheme Product Disclosure Statement](#), the [Generate Unit Trust \(Managed Funds\) Scheme Product Disclosure Statement](#) and the [Generate Financial Advice Provider Disclosure Statement](#).
- The issuer is Generate Investment Management Limited and Public Trust is the supervisor of the Scheme. None of Generate, Public Trust, or any director, board member or nominee of any of those entities, or any other person guarantees the performance. **Past performance is not the indicator of future performance.**