

Generate KiwiSaver Balanced Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Balanced Fund****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.59%
T Rowe Price Global Equity Fund	4.22%
Infratil Ltd	3.79%
Spark New Zealand Ltd	2.92%
Contact Energy Ltd	2.49%
Fisher & Paykel Healthcare Limited	1.98%
Mercury NZ Limited	1.64%
Worldwide Healthcare Trust P	1.59%
Chorus Ltd	1.52%
Ebos Group Ltd	1.51%
SAB 2.30% 30/09/2025	1.21%
Berkshire Hathaway Inc	1.17%
Arvida Group Limited	1.10%
Kainga Ora 10/09/2035 1.534%	1.04%
Vector Ltd	1.00%
Centuria Industrial Property 16/12/27 3.026%	0.99%
Contact Energy Capital Bonds 19/11/51	0.98%
Summerset Group Holdings Ltd	0.94%
IPLNZ 4.00% 25/02/2027	0.94%
Mainfreight Ltd	0.90%
Elim Education Impact Inv Trust	0.88%
Microsoft Corporation	0.86%
National Australia Bank Limited	0.83%
IAGAU 5.32% 15/06/2038	0.82%
Mirvac Group	0.82%
Apple Inc	0.81%
European Opportunities Trust	0.81%
Goodman Property Trust	0.81%
Visa Inc-Class A Shares	0.81%
IFTNZ 3.35% 15/12/2026	0.79%
Kainga Ora 24/04/2030 2.183%	0.79%
UnitedHealth Group Inc	0.78%
GENEPO 5.66% 09/06/2052	0.77%
NZLGFA 2.25% 15/05/2031	0.73%
Meta Platforms Inc	0.72%
PCT 2.85% 28/05/2027	0.68%
Taiwan Semiconductor-SP ADR	0.65%
Meridian Energy Limited	0.64%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.63%
TRGROP 4.533% 07/03/2024	0.63%
Investore Property Limited	0.62%

IPLNZ 2.4% 31/08/2027	0.62%
CBAAU 6.86 11/09/32	0.61%
iShares MSCI World Quality Dividend ESG UCITS ETF	0.60%
OCAX 3.3% 13/09/2028	0.59%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.59%
Kainga Ora 12/06/2025 3.36%	0.59%
NZLGFA 3.50% 14/04/2033	0.58%
Westpac Banking Corp	0.57%
TRGROP 3.532% 10/05/2026	0.57%
NZLGFA 2.75% 15/04/2025	0.57%
CENNZ 5.62% 06/04/2029	0.56%
Amazon.Com Inc	0.54%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.54%
CNUNZ 4.35% 06/12/2028	0.54%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.53%
KIWI 2.36% 11/12/2030	0.51%
Cheniere Energy Inc	0.50%
PCT 5.25% 05/09/2028	0.48%
NZLGFA 1.5% 15/04/2026	0.48%
Precinct Properties NZ Ltd	0.48%
BP Plc	0.46%
Pultegroup Inc	0.46%
CBAAU F 11/09/32	0.45%
Mastercard Inc-Class A	0.45%
Oceania Healthcare Limited	0.44%
Nuveen ESG Large Cap Value ETF	0.44%
Verdi Social Housing 01/03/27 4.27%	0.44%
Constellation Software Inc	0.43%
MCYNZ 5.73% 13/05/2052	0.43%
Ryman Healthcare Ltd	0.42%
NAB % 03/08/2032	0.42%
Freightways Ltd	0.41%
Franco-Nevada Corp	0.41%
IFTNZ 5.93% 15/06/2030	0.40%
HomeCo Daily Needs REIT	0.39%
EQT Corp	0.39%
ANZ 6.405 20/09/34	0.39%
MERINZ 5.91% 20/09/2028	0.39%
IQVIA Holdings Inc	0.36%
Wal-Mart Stores Inc	0.36%
LVMH	0.35%
Thermo Fisher Scientific Inc	0.35%
Asml Holding Nv	0.35%
Alphabet Inc Class A	0.33%
AstraZeneca Plc	0.33%
VCTNZ 1.575% 06/10/2026	0.33%
AVANZ NFIX1BID + 100 15/12/2049	0.33%

SBS 4.32% 18/03/2027	0.33%
PFINZ 4.25% 01/10/2025	0.32%
Magellan Global Fund Closed Class	0.32%
Danaher Corp	0.32%
CBA 4.75% 13/01/2026	0.32%
Merck & Co Inc	0.32%
ARGNZ 2.9% 29/10/2026	0.32%
TPNZ 4.627% 16/09/2027	0.32%
Waste Connections	0.31%
SUMNZ 6.59% 09/03/2029	0.31%
KIWI 5.737% 19/10/2027	0.30%
Willscot Mobile Mini	0.30%
USD Total Cash at Bank	0.30%
Procter and Gamble CO/THE	0.30%
Intercontinental Exchange Inc	0.30%
NZ Govt Inflation Ind Bond 20/09/35	0.30%
WIANZ 4% 01/04/2030	0.29%
Property Income Fund Ltd	0.28%
NZLGFA 1.5% 20/04/2029	0.28%
BZLNZ 5.536% 25/05/2028	0.28%
ANZLNZ 5.22% 16/02/2028	0.28%
IFTNZ 3.6% 15/12/2027	0.28%
Atkore Inc	0.28%
Kainga Ora 2.247% 05/10/2026	0.28%
MCYNZ 1.56% 14/09/2027	0.27%
AIANZ 5.67% 09/05/2028	0.26%
Waste Management	0.26%
Verdi Social Housing 22/03/28 5.7075%	0.26%
Salesforce	0.26%
WSTP 6.19% 16/09/2032	0.26%
ConocoPhillips	0.25%
Eli Lilly	0.25%
ARVNZ 2.87% 22/02/2028	0.25%
Diageo PLC (US)	0.25%
TRPWR 4.977% 29/11/2028	0.25%
Costco	0.25%
Nike	0.25%
NAB 6.163% 09/03/2033	0.24%
Agnico Eagle Mines Ltd	0.24%
Kiwi Property Group Ltd	0.24%
Kainga Ora 15/10/2027 4.422%	0.24%
WIANZ 3.32% 24/09/2031	0.23%
MNWNZ 3.97% 22/02/2029	0.23%
MCYNZ 2.918% 17/11/2028	0.23%
ANZ 4.5% 31/03/2028	0.23%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.22%
ANZ % 31/03/2026	0.22%

S&P Global Inc	0.22%
Applied Materials Inc	0.21%
AmerisourceBergen	0.21%
McKesson	0.21%
Republic Services	0.20%
Fortinet	0.20%
ASML Holding	0.20%
Pepsi	0.20%
Berkshire Hathaway Inc-Cl B	0.20%
Wheaton Precious Metals Ord Shs	0.20%
OCANZ 2.30% 19/10/2027	0.19%
CENNZ 5.82% 11/04/2028	0.19%
MCYNZ 3.60% 11/07/2049	0.19%
Skyline Healthcare Group	0.19%
MORTH 2021-2 A1	0.18%
Alibaba Group Holding-Sp Adr	0.17%
ANZ 5.906% 12/08/2032	0.17%
NZLGFA 3% 15/05/2035	0.17%
Manawa Energy	0.16%
Kainga Ora 3.42% 18/10/2028	0.16%
NZ Govt Inflation Ind Bond 20/09/2030	0.16%
NZX 5.4% 20/06/2023	0.16%
Netflix Inc	0.16%
Moodys	0.15%
Amphenol	0.15%
Goldman Sachs	0.15%
L'Oreal	0.15%
The Coca Cola Company	0.15%
Palo Alto	0.15%
NVIDIA Corp	0.15%
Vinci	0.15%
Lam Research	0.15%
Diageo Plc (UK)	0.15%
JPMorgan Chase & Co	0.14%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.14%
GMTNZ 2.559% 04/09/2030	0.14%
NAB 4.2961% 25/11/2027	0.13%
Auckland International Airport Limited	0.13%
ANZ 4.2% 31/03/2026	0.13%
ARGNZ 2.20% 27/10/2027	0.12%
NZD Total Currency Contracts - OSEQ	0.12%
AUD Total Cash at Bank	0.11%
ARGNZ 4% 27/03/2026	0.11%
Intuitive Surgical Inc	0.11%
Novartis AG	0.11%
Western Alliance	0.10%
Novo Nordisk - ADR	0.10%

MET 3.0% 30/09/2026	0.10%
BlackRock Inc	0.10%
Abbvie	0.10%
AUD Total Currency Contracts - OSEQ	0.10%
Roche Holding Ag-Genusschein	0.10%
Community Finance OCHT Bonds 6.08% 20/12/23	0.09%
WBC 4.8% 16/02/2028	0.09%
Community Finance OCHT Bonds 6.61% 20/12/23	0.09%
SPKNZ 4.37% 29/09/2028	0.07%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.07%
AUD Total Currency Contracts - AUEQ	0.07%
Community Finance OCHT Bonds 6.61% 20/12/23	0.07%
GMTNZ 4.54% 31/05/2024	0.06%
MORTH 2021-2 A2	0.06%
WBC 5.3% 11/11/2025	0.06%
Lululemon	0.06%
Community Finance OCHT Bonds 6.37% 20/12/23	0.06%
IFT 3.35% 15/03/2026	0.05%
My Food Bag Group LTD	0.05%
Air BnB	0.05%
KLA Corp	0.05%
Wyndham Hotels	0.05%
ANZ 2.999% 17/09/2031	0.05%
KPGNZ 6.24% 27/09/2029	0.05%
Fonterra Co-Op Subs 5.3% Perpetual	0.04%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.00%
MOVAC Growth Fund 6 LP	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.13%
NZD Total Sundry Items	-0.18%

Generate KiwiSaver Conservative Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Conservative Fund****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	9.09%
SAB 2.30% 30/09/2025	2.59%
Kainga Ora 10/09/2035 1.534%	2.22%
Centuria Industrial Property 16/12/27 3.026%	2.10%
Contact Energy Capital Bonds 19/11/51	2.10%
IPLNZ 4.00% 25/02/2027	2.00%
Elim Education Impact Inv Trust	1.88%
IAGAU 5.32% 15/06/2038	1.74%
IFTNZ 3.35% 15/12/2026	1.69%
Kainga Ora 24/04/2030 2.183%	1.68%
GENEPO 5.66% 09/06/2052	1.65%
Infratil Ltd	1.65%
NZLGFA 2.25% 15/05/2031	1.56%
PCT 2.85% 28/05/2027	1.45%
GMT Bond Issuer 20/12/27 3.656%; BBB+	1.36%
TRGROP 4.533% 07/03/2024	1.35%
IPLNZ 2.4% 31/08/2027	1.32%
CBAAU 6.86 11/09/32	1.31%
Spark New Zealand Ltd	1.27%
OCAX 3.3% 13/09/2028	1.26%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	1.26%
Kainga Ora 12/06/2025 3.36%	1.25%
NZLGFA 3.50% 14/04/2033	1.24%
TRGROP 3.532% 10/05/2026	1.21%
NZLGFA 2.75% 15/04/2025	1.21%
CENNZ 5.62% 06/04/2029	1.20%
CNUNZ 4.35% 06/12/2028	1.15%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	1.13%
Contact Energy Ltd	1.08%
KIWI 2.36% 11/12/2030	1.08%
PCT 5.25% 05/09/2028	1.03%
NZLGFA 1.5% 15/04/2026	1.03%
CBAAU F 11/09/32	0.97%
Verdi Social Housing 01/03/27 4.27%	0.93%
MCYNZ 5.73% 13/05/2052	0.91%
NAB % 03/08/2032	0.90%
Fisher & Paykel Healthcare Limited	0.86%
IFTNZ 5.93% 15/06/2030	0.85%
ANZ 6.405 20/09/34	0.82%

MERINZ 5.91% 20/09/2028	0.82%
Mercury NZ Limited	0.71%
VCTNZ 1.575% 06/10/2026	0.71%
AVANZ NFIX1BID + 100 15/12/2049	0.71%
SBS 4.32% 18/03/2027	0.69%
PFINZ 4.25% 01/10/2025	0.69%
CBA 4.75% 13/01/2026	0.69%
ARGNZ 2.9% 29/10/2026	0.69%
TPNZ 4.627% 16/09/2027	0.68%
Chorus Ltd	0.66%
Ebos Group Ltd	0.66%
SUMNZ 6.59% 09/03/2029	0.66%
KIWI 5.737% 19/10/2027	0.65%
NZ Govt Inflation Ind Bond 20/09/35	0.63%
WIANZ 4% 01/04/2030	0.61%
NZLGFA 1.5% 20/04/2029	0.60%
BZLNZ 5.536% 25/05/2028	0.60%
ANZLNZ 5.22% 16/02/2028	0.60%
IFTNZ 3.6% 15/12/2027	0.59%
Kainga Ora 2.247% 05/10/2026	0.59%
MCYNZ 1.56% 14/09/2027	0.57%
AIANZ 5.67% 09/05/2028	0.56%
Verdi Social Housing 22/03/28 5.7075%	0.56%
WSTP 6.19% 16/09/2032	0.55%
ARVNZ 2.87% 22/02/2028	0.53%
TRPWR 4.977% 29/11/2028	0.53%
NAB 6.163% 09/03/2033	0.52%
Kainga Ora 15/10/2027 4.422%	0.50%
WIANZ 3.32% 24/09/2031	0.49%
MNWNZ 3.97% 22/02/2029	0.49%
MCYNZ 2.918% 17/11/2028	0.49%
ANZ 4.5% 31/03/2028	0.48%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.48%
Arvida Group Limited	0.48%
ANZ % 31/03/2026	0.47%
Vector Ltd	0.44%
OCANZ 2.30% 19/10/2027	0.41%
CENNZ 5.82% 11/04/2028	0.41%
Summerset Group Holdings Ltd	0.41%
MCYNZ 3.60% 11/07/2049	0.41%
MORTH 2021-2 A1	0.39%
Mainfreight Ltd	0.39%
ANZ 5.906% 12/08/2032	0.36%
National Australia Bank Limited	0.36%
NZLGFA 3% 15/05/2035	0.36%
Mirvac Group	0.35%
Goodman Property Trust	0.35%

Kainga Ora 3.42% 18/10/2028	0.34%
NZ Govt Inflation Ind Bond 20/09/2030	0.34%
NZX 5.4% 20/06/2023	0.34%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.30%
GMTNZ 2.559% 04/09/2030	0.29%
Meridian Energy Limited	0.28%
NAB 4.2961% 25/11/2027	0.27%
Investore Property Limited	0.27%
ANZ 4.2% 31/03/2026	0.27%
ARGNZ 2.20% 27/10/2027	0.26%
Microsoft Corporation	0.25%
Westpac Banking Corp	0.25%
Apple Inc	0.24%
Visa Inc-Class A Shares	0.24%
ARGNZ 4% 27/03/2026	0.24%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.24%
UnitedHealth Group Inc	0.23%
MET 3.0% 30/09/2026	0.22%
Meta Platforms Inc	0.21%
Precinct Properties NZ Ltd	0.21%
Community Finance OCHT Bonds 6.08% 20/12/23	0.20%
Taiwan Semiconductor-SP ADR	0.19%
Oceania Healthcare Limited	0.19%
WBC 4.8% 16/02/2028	0.19%
Community Finance OCHT Bonds 6.61% 20/12/23	0.19%
Ryman Healthcare Ltd	0.18%
Freightways Ltd	0.18%
HomeCo Daily Needs REIT	0.17%
Amazon.Com Inc	0.16%
SPKNZ 4.37% 29/09/2028	0.16%
Cheniere Energy Inc	0.15%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.15%
AUD Total Currency Contracts - AUEQ	0.15%
Community Finance OCHT Bonds 6.61% 20/12/23	0.14%
GMTNZ 4.54% 31/05/2024	0.14%
BP Plc	0.14%
Pultegroup Inc	0.14%
Mastercard Inc-Class A	0.13%
AUD Total Currency Contracts - OSEQ	0.13%
MORTH 2021-2 A2	0.13%
Constellation Software Inc	0.13%
WBC 5.3% 11/11/2025	0.13%
Property Income Fund Ltd	0.12%
Franco-Nevada Corp	0.12%
Community Finance OCHT Bonds 6.37% 20/12/23	0.12%
IFT 3.35% 15/03/2026	0.12%
EQT Corp	0.11%

IQVIA Holdings Inc	0.11%
Wal-Mart Stores Inc	0.11%
Kiwi Property Group Ltd	0.11%
LVMH	0.10%
Thermo Fisher Scientific Inc	0.10%
ANZNZ 2.999% 17/09/2031	0.10%
Asml Holding Nv	0.10%
KPGNZ 6.24% 27/09/2029	0.10%
Alphabet Inc Class A	0.10%
AstraZeneca Plc	0.10%
Danaher Corp	0.10%
Merck & Co Inc	0.10%
Fonterra Co-Op Subs 5.3% Perpetual	0.09%
Waste Connections	0.09%
Willscot Mobile Mini	0.09%
Procter and Gamble CO/THE	0.09%
Intercontinental Exchange Inc	0.09%
Atkore Inc	0.08%
Skyline Healthcare Group	0.08%
Waste Management	0.08%
Salesforce	0.08%
ConocoPhillips	0.08%
Eli Lilly	0.07%
Diageo PLC (US)	0.07%
Costco	0.07%
Nike	0.07%
Agnico Eagle Mines Ltd	0.07%
Manawa Energy	0.07%
USD Total Cash at Bank	0.07%
S&P Global Inc	0.07%
Applied Materials Inc	0.06%
AmerisourceBergen	0.06%
McKesson	0.06%
Republic Services	0.06%
Fortinet	0.06%
ASML Holding	0.06%
Pepsi	0.06%
Berkshire Hathaway Inc-Cl B	0.06%
Wheaton Precious Metals Ord Shs	0.06%
Auckland International Airport Limited	0.05%
AUD Total Cash at Bank	0.05%
Alibaba Group Holding-Sp Adr	0.05%
Netflix Inc	0.05%
Moodys	0.05%
Amphenol	0.05%
Goldman Sachs	0.04%
L'Oreal	0.04%

The Coca Cola Company	0.04%
Palo Alto	0.04%
NVIDIA Corp	0.04%
Vinci	0.04%
Lam Research	0.04%
Diageo Plc (UK)	0.04%
JPMorgan Chase & Co	0.04%
Intuitive Surgical Inc	0.03%
Novartis AG	0.03%
Western Alliance	0.03%
Novo Nordisk - ADR	0.03%
BlackRock Inc	0.03%
Abbvie	0.03%
Roche Holding Ag-Genusschein	0.03%
NZD Total Currency Contracts - OSEQ	0.02%
My Food Bag Group LTD	0.02%
Lululemon	0.02%
Air BnB	0.01%
KLA Corp	0.01%
Wyndham Hotels	0.01%
AUD Total Sundry Items	0.00%
Lumine Group Inc	0.00%
GBP Total Sundry Items	0.00%
USD Total Sundry Items	-0.04%
NZD Total Sundry Items	-0.54%

Generate KiwiSaver Defensive Fund Asset Allocation

Offer name

Generate KiwiSaver Scheme

Fund name

Defensive Fund

Period disclosure applies

31/03/2023

Asset name	% of fund net assets
NZD Total Cash at Bank	18.28%
SAB 2.30% 30/09/2025	2.90%
Kainga Ora 10/09/2035 1.534%	2.49%
Centuria Industrial Property 16/12/27 3.026%	2.36%
Contact Energy Capital Bonds 19/11/51	2.36%
IPLNZ 4.00% 25/02/2027	2.25%
Elim Education Impact Inv Trust	2.12%
IAGAU 5.32% 15/06/2038	1.96%
IFTNZ 3.35% 15/12/2026	1.90%
Kainga Ora 24/04/2030 2.183%	1.88%
GENEPO 5.66% 09/06/2052	1.85%
NZLGFA 2.25% 15/05/2031	1.75%
PCT 2.85% 28/05/2027	1.62%
GMT Bond Issuer 20/12/27 3.656%; BBB+	1.52%
TRGROP 4.533% 07/03/2024	1.52%
IPLNZ 2.4% 31/08/2027	1.48%
CBAAU 6.86 11/09/32	1.47%
OCAX 3.3% 13/09/2028	1.41%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	1.41%
Kainga Ora 12/06/2025 3.36%	1.41%
NZLGFA 3.50% 14/04/2033	1.39%
TRGROP 3.532% 10/05/2026	1.36%
NZLGFA 2.75% 15/04/2025	1.36%
CENNZ 5.62% 06/04/2029	1.35%
CNUNZ 4.35% 06/12/2028	1.29%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	1.27%
KIWI 2.36% 11/12/2030	1.21%
PCT 5.25% 05/09/2028	1.16%
NZLGFA 1.5% 15/04/2026	1.15%
CBAAU F 11/09/32	1.09%
Verdi Social Housing 01/03/27 4.27%	1.05%
MCYNZ 5.73% 13/05/2052	1.02%
NAB % 03/08/2032	1.01%
IFTNZ 5.93% 15/06/2030	0.95%
ANZ 6.405 20/09/34	0.92%
MERINZ 5.91% 20/09/2028	0.92%
VCTNZ 1.575% 06/10/2026	0.79%
AVANZ NFIX1BID + 100 15/12/2049	0.79%
SBS 4.32% 18/03/2027	0.78%
PFINZ 4.25% 01/10/2025	0.78%

CBA 4.75% 13/01/2026	0.77%
ARGNZ 2.9% 29/10/2026	0.77%
TPNZ 4.627% 16/09/2027	0.76%
SUMNZ 6.59% 09/03/2029	0.74%
KIWI 5.737% 19/10/2027	0.73%
NZ Govt Inflation Ind Bond 20/09/35	0.71%
WIANZ 4% 01/04/2030	0.68%
NZLGFA 1.5% 20/04/2029	0.68%
BZLNZ 5.536% 25/05/2028	0.67%
ANZNZ 5.22% 16/02/2028	0.67%
IFTNZ 3.6% 15/12/2027	0.67%
Kainga Ora 2.247% 05/10/2026	0.67%
MCYNZ 1.56% 14/09/2027	0.64%
AIANZ 5.67% 09/05/2028	0.63%
Verdi Social Housing 22/03/28 5.7075%	0.63%
WSTP 6.19% 16/09/2032	0.62%
ARVNZ 2.87% 22/02/2028	0.60%
TRPWR 4.977% 29/11/2028	0.59%
NAB 6.163% 09/03/2033	0.59%
Kainga Ora 15/10/2027 4.422%	0.57%
WIANZ 3.32% 24/09/2031	0.55%
MNWNZ 3.97% 22/02/2029	0.55%
MCYNZ 2.918% 17/11/2028	0.55%
ANZ 4.5% 31/03/2028	0.54%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.54%
ANZ % 31/03/2026	0.53%
O CANZ 2.30% 19/10/2027	0.47%
CENNZ 5.82% 11/04/2028	0.46%
MCYNZ 3.60% 11/07/2049	0.46%
MORTH 2021-2 A1	0.44%
ANZ 5.906% 12/08/2032	0.41%
NZLGFA 3% 15/05/2035	0.40%
Kainga Ora 3.42% 18/10/2028	0.39%
NZ Govt Inflation Ind Bond 20/09/2030	0.38%
NZX 5.4% 20/06/2023	0.38%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.34%
GMTNZ 2.559% 04/09/2030	0.33%
NAB 4.2961% 25/11/2027	0.31%
ANZ 4.2% 31/03/2026	0.30%
ARGNZ 2.20% 27/10/2027	0.30%
ARGNZ 4% 27/03/2026	0.27%
MET 3.0% 30/09/2026	0.24%
Community Finance OCHT Bonds 6.08% 20/12/23	0.23%
WBC 4.8% 16/02/2028	0.22%
Community Finance OCHT Bonds 6.61% 20/12/23	0.21%
SPKNZ 4.37% 29/09/2028	0.18%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.17%

AUD Total Currency Contracts - AUEQ	0.16%
Community Finance OCHT Bonds 6.61% 20/12/23	0.16%
GMTNZ 4.54% 31/05/2024	0.16%
MORTH 2021-2 A2	0.15%
WBC 5.3% 11/11/2025	0.14%
Community Finance OCHT Bonds 6.37% 20/12/23	0.13%
IFT 3.35% 15/03/2026	0.13%
AUD Total Currency Contracts - OSEQ	0.13%
ANZLN 2.999% 17/09/2031	0.12%
KPGNZ 6.24% 27/09/2029	0.11%
Fonterra Co-Op Subs 5.3% Perpetual	0.10%
AUD Total Cash at Bank	0.01%
NZD Total Sundry Items	-0.64%

Generate KiwiSaver Focused Growth Fund Asset Allocation

Offer name

Generate KiwiSaver Scheme

Fund name

Focused Growth Fund

Period disclosure applies

31/03/2023

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	8.72%
NZD Total Cash at Bank	7.52%
Infratil Ltd	3.59%
Worldwide Healthcare Trust P	3.28%
Spark New Zealand Ltd	2.77%
Berkshire Hathaway Inc	2.43%
Contact Energy Ltd	2.36%
Microsoft Corporation	1.95%
Fisher & Paykel Healthcare Limited	1.88%
Apple Inc	1.84%
Visa Inc-Class A Shares	1.83%
UnitedHealth Group Inc	1.76%
European Opportunities Trust	1.68%
Meta Platforms Inc	1.63%
Mercury NZ Limited	1.56%
Taiwan Semiconductor-SP ADR	1.48%
Chorus Ltd	1.44%
Ebos Group Ltd	1.43%
iShares MSCI World Quality Dividend ESG UCITS ETF	1.25%
Amazon.Com Inc	1.23%
Cheniere Energy Inc	1.13%
BP Plc	1.04%
Arvida Group Limited	1.04%
Pultegroup Inc	1.03%
Mastercard Inc-Class A	1.01%
Constellation Software Inc	0.98%
Vector Ltd	0.95%
Franco-Nevada Corp	0.93%
Nuveen ESG Large Cap Value ETF	0.91%
Summerset Group Holdings Ltd	0.90%
EQT Corp	0.88%
Mainfreight Ltd	0.86%
IQVIA Holdings Inc	0.83%
Wal-Mart Stores Inc	0.81%
LVMH	0.80%
National Australia Bank Limited	0.79%
Thermo Fisher Scientific Inc	0.79%
Asml Holding Nv	0.78%
Mirvac Group	0.77%
Goodman Property Trust	0.77%

Alphabet Inc Class A	0.76%
AstraZeneca Plc	0.75%
Danaher Corp	0.73%
Merck & Co Inc	0.73%
Waste Connections	0.70%
Willscot Mobile Mini	0.69%
Procter and Gamble CO/THE	0.68%
Intercontinental Exchange Inc	0.67%
Magellan Global Fund Closed Class	0.67%
USD Total Cash at Bank	0.67%
Atkore Inc	0.63%
Meridian Energy Limited	0.61%
Waste Management	0.59%
Investore Property Limited	0.59%
Salesforce	0.59%
ConocoPhillips	0.57%
Eli Lilly	0.57%
Diageo PLC (US)	0.56%
Costco	0.56%
Nike	0.56%
Agnico Eagle Mines Ltd	0.55%
Westpac Banking Corp	0.54%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.51%
S&P Global Inc	0.50%
Applied Materials Inc	0.48%
AmerisourceBergen	0.47%
McKesson	0.47%
Republic Services	0.46%
Fortinet	0.46%
ASML Holding	0.46%
Pepsi	0.46%
Berkshire Hathaway Inc-Cl B	0.45%
Precinct Properties NZ Ltd	0.45%
Wheaton Precious Metals Ord Shs	0.45%
Oceania Healthcare Limited	0.42%
Ryman Healthcare Ltd	0.40%
Freightways Ltd	0.39%
Alibaba Group Holding-Sp Adr	0.39%
HomeCo Daily Needs REIT	0.37%
Netflix Inc	0.36%
Moodys	0.35%
Amphenol	0.34%
Goldman Sachs	0.34%
L'Oreal	0.34%
The Coca Cola Company	0.34%
Palo Alto	0.34%
NVIDIA Corp	0.34%

Vinci	0.34%
Lam Research	0.33%
Diageo Plc (UK)	0.33%
JPMorgan Chase & Co	0.32%
Property Income Fund Ltd	0.27%
NZD Total Currency Contracts - OSEQ	0.26%
Intuitive Surgical Inc	0.25%
Novartis AG	0.25%
Western Alliance	0.24%
Novo Nordisk - ADR	0.23%
Kiwi Property Group Ltd	0.23%
BlackRock Inc	0.23%
Abbvie	0.23%
Roche Holding Ag-Genusschein	0.22%
Skyline Healthcare Group	0.18%
Manawa Energy	0.15%
Lululemon	0.13%
Auckland International Airport Limited	0.12%
Air BnB	0.11%
KLA Corp	0.11%
Wyndham Hotels	0.11%
AUD Total Cash at Bank	0.10%
SAB 2.30% 30/09/2025	0.05%
NZD Total Sundry Items	0.05%
My Food Bag Group LTD	0.05%
AUD Total Currency Contracts - OSEQ	0.05%
Kainga Ora 10/09/2035 1.534%	0.04%
Centuria Industrial Property 16/12/27 3.026%	0.04%
Contact Energy Capital Bonds 19/11/51	0.04%
IPLNZ 4.00% 25/02/2027	0.04%
Elim Education Impact Inv Trust	0.04%
IAGAU 5.32% 15/06/2038	0.03%
IFTNZ 3.35% 15/12/2026	0.03%
Kainga Ora 24/04/2030 2.183%	0.03%
GENEPO 5.66% 09/06/2052	0.03%
NZLGFA 2.25% 15/05/2031	0.03%
PCT 2.85% 28/05/2027	0.03%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.03%
TRGROP 4.533% 07/03/2024	0.03%
IPLNZ 2.4% 31/08/2027	0.03%
CBAAU 6.86 11/09/32	0.03%
OCAX 3.3% 13/09/2028	0.02%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.02%
Kainga Ora 12/06/2025 3.36%	0.02%
NZLGFA 3.50% 14/04/2033	0.02%
TRGROP 3.532% 10/05/2026	0.02%
NZLGFA 2.75% 15/04/2025	0.02%

CENNZ 5.62% 06/04/2029	0.02%
CNUNZ 4.35% 06/12/2028	0.02%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.02%
KIWI 2.36% 11/12/2030	0.02%
PCT 5.25% 05/09/2028	0.02%
NZLGFA 1.5% 15/04/2026	0.02%
CBAAU F 11/09/32	0.02%
Verdi Social Housing 01/03/27 4.27%	0.02%
MCYNZ 5.73% 13/05/2052	0.02%
NAB % 03/08/2032	0.02%
Lumine Group Inc	0.02%
IFTNZ 5.93% 15/06/2030	0.02%
ANZ 6.405 20/09/34	0.02%
MERINZ 5.91% 20/09/2028	0.02%
VCTNZ 1.575% 06/10/2026	0.01%
AVANZ NFIX1BID + 100 15/12/2049	0.01%
SBS 4.32% 18/03/2027	0.01%
PFINZ 4.25% 01/10/2025	0.01%
CBA 4.75% 13/01/2026	0.01%
ARGNZ 2.9% 29/10/2026	0.01%
TPNZ 4.627% 16/09/2027	0.01%
SUMNZ 6.59% 09/03/2029	0.01%
KIWI 5.737% 19/10/2027	0.01%
NZ Govt Inflation Ind Bond 20/09/35	0.01%
WIANZ 4% 01/04/2030	0.01%
NZLGFA 1.5% 20/04/2029	0.01%
BZLNZ 5.536% 25/05/2028	0.01%
ANZNZ 5.22% 16/02/2028	0.01%
IFTNZ 3.6% 15/12/2027	0.01%
Kainga Ora 2.247% 05/10/2026	0.01%
MCYNZ 1.56% 14/09/2027	0.01%
AIANZ 5.67% 09/05/2028	0.01%
Verdi Social Housing 22/03/28 5.7075%	0.01%
WSTP 6.19% 16/09/2032	0.01%
ARVNZ 2.87% 22/02/2028	0.01%
TRPWR 4.977% 29/11/2028	0.01%
NAB 6.163% 09/03/2033	0.01%
Kainga Ora 15/10/2027 4.422%	0.01%
WIANZ 3.32% 24/09/2031	0.01%
MNWNZ 3.97% 22/02/2029	0.01%
MCYNZ 2.918% 17/11/2028	0.01%
ANZ 4.5% 31/03/2028	0.01%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.01%
ANZ % 31/03/2026	0.01%
OCANZ 2.30% 19/10/2027	0.01%
CENNZ 5.82% 11/04/2028	0.01%
MCYNZ 3.60% 11/07/2049	0.01%

GBP Total Sundry Items	0.01%
MORTH 2021-2 A1	0.01%
ANZ 5.906% 12/08/2032	0.01%
NZLGFA 3% 15/05/2035	0.01%
Kainga Ora 3.42% 18/10/2028	0.01%
AUD Total Sundry Items	0.01%
NZ Govt Inflation Ind Bond 20/09/2030	0.01%
NZX 5.4% 20/06/2023	0.01%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.01%
GMTNZ 2.559% 04/09/2030	0.01%
NAB 4.2961% 25/11/2027	0.01%
ANZ 4.2% 31/03/2026	0.01%
ARGNZ 2.20% 27/10/2027	0.01%
MOVAC Growth Fund 6 LP	0.01%
ARGNZ 4% 27/03/2026	0.00%
MET 3.0% 30/09/2026	0.00%
Community Finance OCHT Bonds 6.08% 20/12/23	0.00%
WBC 4.8% 16/02/2028	0.00%
Community Finance OCHT Bonds 6.61% 20/12/23	0.00%
SPKNZ 4.37% 29/09/2028	0.00%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.00%
AUD Total Currency Contracts - AUEQ	0.00%
Community Finance OCHT Bonds 6.61% 20/12/23	0.00%
GMTNZ 4.54% 31/05/2024	0.00%
MORTH 2021-2 A2	0.00%
WBC 5.3% 11/11/2025	0.00%
Community Finance OCHT Bonds 6.37% 20/12/23	0.00%
IFT 3.35% 15/03/2026	0.00%
ANZ 2.999% 17/09/2031	0.00%
KPGNZ 6.24% 27/09/2029	0.00%
Fonterra Co-Op Subs 5.3% Perpetual	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.29%

Generate KiwiSaver Growth Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Growth Fund****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.72%
T Rowe Price Global Equity Fund	6.46%
Infratil Ltd	4.02%
Spark New Zealand Ltd	3.10%
Contact Energy Ltd	2.64%
Worldwide Healthcare Trust P	2.43%
Fisher & Paykel Healthcare Limited	2.10%
Berkshire Hathaway Inc	1.80%
Mercury NZ Limited	1.74%
Chorus Ltd	1.61%
Ebos Group Ltd	1.60%
Microsoft Corporation	1.41%
Apple Inc	1.34%
Visa Inc-Class A Shares	1.33%
UnitedHealth Group Inc	1.28%
European Opportunities Trust	1.24%
Meta Platforms Inc	1.19%
Arvida Group Limited	1.16%
Taiwan Semiconductor-SP ADR	1.07%
Vector Ltd	1.06%
Summerset Group Holdings Ltd	1.00%
Mainfreight Ltd	0.96%
iShares MSCI World Quality Dividend ESG UCITS ETF	0.92%
Amazon.Com Inc	0.89%
National Australia Bank Limited	0.88%
Mirvac Group	0.86%
Goodman Property Trust	0.86%
Cheniere Energy Inc	0.82%
BP Plc	0.76%
Pultegroup Inc	0.75%
Mastercard Inc-Class A	0.73%
Constellation Software Inc	0.71%
Meridian Energy Limited	0.68%
Nuveen ESG Large Cap Value ETF	0.68%
Franco-Nevada Corp	0.67%
Investore Property Limited	0.66%
EQT Corp	0.64%
Westpac Banking Corp	0.60%
IQVIA Holdings Inc	0.60%
Wal-Mart Stores Inc	0.59%
LVMH	0.58%

Stride Property Ltd and Stride Invest Mgmt Ltd	0.57%
Thermo Fisher Scientific Inc	0.57%
Asml Holding Nv	0.57%
Alphabet Inc Class A	0.55%
AstraZeneca Plc	0.55%
Danaher Corp	0.53%
Merck & Co Inc	0.53%
SAB 2.30% 30/09/2025	0.51%
Waste Connections	0.51%
Precinct Properties NZ Ltd	0.50%
Willscot Mobile Mini	0.50%
Magellan Global Fund Closed Class	0.50%
Procter and Gamble CO/THE	0.50%
USD Total Cash at Bank	0.49%
Intercontinental Exchange Inc	0.49%
Oceania Healthcare Limited	0.47%
Atkore Inc	0.46%
Ryman Healthcare Ltd	0.45%
Kainga Ora 10/09/2035 1.534%	0.44%
Freightways Ltd	0.44%
Waste Management	0.43%
Salesforce	0.43%
Centuria Industrial Property 16/12/27 3.026%	0.42%
ConocoPhillips	0.42%
Contact Energy Capital Bonds 19/11/51	0.42%
HomeCo Daily Needs REIT	0.42%
Eli Lilly	0.41%
Diageo PLC (US)	0.41%
Costco	0.41%
Nike	0.40%
Agnico Eagle Mines Ltd	0.40%
IPLNZ 4.00% 25/02/2027	0.40%
Elim Education Impact Inv Trust	0.37%
S&P Global Inc	0.36%
Applied Materials Inc	0.35%
IAGAU 5.32% 15/06/2038	0.35%
AmerisourceBergen	0.34%
McKesson	0.34%
Republic Services	0.34%
Fortinet	0.34%
IFTNZ 3.35% 15/12/2026	0.34%
ASML Holding	0.34%
Kainga Ora 24/04/2030 2.183%	0.33%
Pepsi	0.33%
Berkshire Hathaway Inc-Cl B	0.33%
GENEPO 5.66% 09/06/2052	0.33%
Wheaton Precious Metals Ord Shs	0.32%

NZLGFA 2.25% 15/05/2031	0.31%
Property Income Fund Ltd	0.30%
PCT 2.85% 28/05/2027	0.29%
Alibaba Group Holding-Sp Adr	0.28%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.27%
TRGROP 4.533% 07/03/2024	0.27%
IPLNZ 2.4% 31/08/2027	0.26%
CBAAU 6.86 11/09/32	0.26%
Netflix Inc	0.26%
Kiwi Property Group Ltd	0.26%
Moodys	0.25%
OCAX 3.3% 13/09/2028	0.25%
Amphenol	0.25%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.25%
Goldman Sachs	0.25%
L'Oreal	0.25%
Kainga Ora 12/06/2025 3.36%	0.25%
The Coca Cola Company	0.25%
Palo Alto	0.25%
NZLGFA 3.50% 14/04/2033	0.25%
NVIDIA Corp	0.24%
Vinci	0.24%
Lam Research	0.24%
TRGROP 3.532% 10/05/2026	0.24%
NZLGFA 2.75% 15/04/2025	0.24%
Diageo Plc (UK)	0.24%
CENNZ 5.62% 06/04/2029	0.24%
JPMorgan Chase & Co	0.23%
CNUNZ 4.35% 06/12/2028	0.23%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.22%
KIWI 2.36% 11/12/2030	0.21%
PCT 5.25% 05/09/2028	0.21%
NZLGFA 1.5% 15/04/2026	0.20%
Skyline Healthcare Group	0.20%
CBAAU F 11/09/32	0.19%
NZD Total Currency Contracts - OSEQ	0.19%
Verdi Social Housing 01/03/27 4.27%	0.18%
MCYNZ 5.73% 13/05/2052	0.18%
NAB % 03/08/2032	0.18%
Intuitive Surgical Inc	0.18%
Novartis AG	0.18%
Western Alliance	0.17%
Manawa Energy	0.17%
Novo Nordisk - ADR	0.17%
IFTNZ 5.93% 15/06/2030	0.17%
BlackRock Inc	0.16%
Abbvie	0.16%

ANZ 6.405 20/09/34	0.16%
MERINZ 5.91% 20/09/2028	0.16%
Roche Holding Ag-Genusschein	0.16%
VCTNZ 1.575% 06/10/2026	0.14%
AVANZ NFIX1BID + 100 15/12/2049	0.14%
SBS 4.32% 18/03/2027	0.14%
PFINZ 4.25% 01/10/2025	0.14%
CBA 4.75% 13/01/2026	0.14%
ARGNZ 2.9% 29/10/2026	0.14%
TPNZ 4.627% 16/09/2027	0.14%
Auckland International Airport Limited	0.13%
SUMNZ 6.59% 09/03/2029	0.13%
KIWI 5.737% 19/10/2027	0.13%
NZ Govt Inflation Ind Bond 20/09/35	0.13%
WIANZ 4% 01/04/2030	0.12%
NZLGFA 1.5% 20/04/2029	0.12%
BZLNZ 5.536% 25/05/2028	0.12%
ANZNZ 5.22% 16/02/2028	0.12%
IFTNZ 3.6% 15/12/2027	0.12%
Kainga Ora 2.247% 05/10/2026	0.12%
AUD Total Cash at Bank	0.12%
MCYNZ 1.56% 14/09/2027	0.11%
AIANZ 5.67% 09/05/2028	0.11%
Verdi Social Housing 22/03/28 5.7075%	0.11%
WSTP 6.19% 16/09/2032	0.11%
ARVNZ 2.87% 22/02/2028	0.11%
TRPWR 4.977% 29/11/2028	0.10%
NAB 6.163% 09/03/2033	0.10%
Kainga Ora 15/10/2027 4.422%	0.10%
WIANZ 3.32% 24/09/2031	0.10%
MNWNZ 3.97% 22/02/2029	0.10%
MCYNZ 2.918% 17/11/2028	0.10%
ANZ 4.5% 31/03/2028	0.10%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.10%
Lululemon	0.09%
ANZ % 31/03/2026	0.09%
Air BnB	0.08%
KLA Corp	0.08%
Wyndham Hotels	0.08%
O CANZ 2.30% 19/10/2027	0.08%
CENNZ 5.82% 11/04/2028	0.08%
MCYNZ 3.60% 11/07/2049	0.08%
MORTH 2021-2 A1	0.08%
AUD Total Currency Contracts - OSEQ	0.07%
ANZ 5.906% 12/08/2032	0.07%
NZLGFA 3% 15/05/2035	0.07%
Kainga Ora 3.42% 18/10/2028	0.07%

NZ Govt Inflation Ind Bond 20/09/2030	0.07%
NZX 5.4% 20/06/2023	0.07%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.06%
GMTNZ 2.559% 04/09/2030	0.06%
My Food Bag Group LTD	0.05%
NAB 4.2961% 25/11/2027	0.05%
ANZ 4.2% 31/03/2026	0.05%
ARGNZ 2.20% 27/10/2027	0.05%
ARGNZ 4% 27/03/2026	0.05%
MET 3.0% 30/09/2026	0.04%
Community Finance OCHT Bonds 6.08% 20/12/23	0.04%
WBC 4.8% 16/02/2028	0.04%
Community Finance OCHT Bonds 6.61% 20/12/23	0.04%
SPKNZ 4.37% 29/09/2028	0.03%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.03%
AUD Total Currency Contracts - AUEQ	0.03%
Community Finance OCHT Bonds 6.61% 20/12/23	0.03%
GMTNZ 4.54% 31/05/2024	0.03%
MORTH 2021-2 A2	0.03%
WBC 5.3% 11/11/2025	0.03%
Community Finance OCHT Bonds 6.37% 20/12/23	0.02%
IFT 3.35% 15/03/2026	0.02%
ANZLN 2.999% 17/09/2031	0.02%
KPGNZ 6.24% 27/09/2029	0.02%
Fonterra Co-Op Subs 5.3% Perpetual	0.02%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.01%
MOVAC Growth Fund 6 LP	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
NZD Total Sundry Items	-0.03%
USD Total Sundry Items	-0.21%

Generate KiwiSaver Moderate Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Moderate Fund****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.97%
Infratil Ltd	2.99%
Spark New Zealand Ltd	2.31%
Contact Energy Ltd	1.97%
SAB 2.30% 30/09/2025	1.89%
Kainga Ora 10/09/2035 1.534%	1.62%
Fisher & Paykel Healthcare Limited	1.56%
Centuria Industrial Property 16/12/27 3.026%	1.54%
Contact Energy Capital Bonds 19/11/51	1.53%
IPLNZ 4.00% 25/02/2027	1.46%
Elim Education Impact Inv Trust	1.38%
Mercury NZ Limited	1.30%
IAGAU 5.32% 15/06/2038	1.27%
IFTNZ 3.35% 15/12/2026	1.24%
Kainga Ora 24/04/2030 2.183%	1.22%
GENEPO 5.66% 09/06/2052	1.20%
Chorus Ltd	1.20%
Ebos Group Ltd	1.19%
NZLGFA 2.25% 15/05/2031	1.14%
PCT 2.85% 28/05/2027	1.06%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.99%
TRGROP 4.533% 07/03/2024	0.99%
IPLNZ 2.4% 31/08/2027	0.96%
CBAAU 6.86 11/09/32	0.95%
OCAX 3.3% 13/09/2028	0.92%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.92%
Kainga Ora 12/06/2025 3.36%	0.91%
NZLGFA 3.50% 14/04/2033	0.90%
TRGROP 3.532% 10/05/2026	0.89%
NZLGFA 2.75% 15/04/2025	0.89%
CENNZ 5.62% 06/04/2029	0.88%
Arvida Group Limited	0.86%
CNUNZ 4.35% 06/12/2028	0.84%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.83%
Vector Ltd	0.79%
KIWI 2.36% 11/12/2030	0.79%
PCT 5.25% 05/09/2028	0.75%
NZLGFA 1.5% 15/04/2026	0.75%
Summerset Group Holdings Ltd	0.74%
Mainfreight Ltd	0.71%

CBAAU F 11/09/32	0.71%
Verdi Social Housing 01/03/27 4.27%	0.68%
Microsoft Corporation	0.68%
MCYNZ 5.73% 13/05/2052	0.67%
NAB % 03/08/2032	0.66%
National Australia Bank Limited	0.65%
Mirvac Group	0.64%
Goodman Property Trust	0.64%
Apple Inc	0.64%
Visa Inc-Class A Shares	0.64%
IFTNZ 5.93% 15/06/2030	0.62%
UnitedHealth Group Inc	0.61%
ANZ 6.405 20/09/34	0.60%
MERINZ 5.91% 20/09/2028	0.60%
Meta Platforms Inc	0.57%
VCTNZ 1.575% 06/10/2026	0.52%
AVANZ NFIX1BID + 100 15/12/2049	0.52%
Taiwan Semiconductor-SP ADR	0.51%
SBS 4.32% 18/03/2027	0.51%
PFINZ 4.25% 01/10/2025	0.51%
Meridian Energy Limited	0.50%
CBA 4.75% 13/01/2026	0.50%
ARGNZ 2.9% 29/10/2026	0.50%
TPNZ 4.627% 16/09/2027	0.50%
Investore Property Limited	0.49%
SUMNZ 6.59% 09/03/2029	0.48%
KIWI 5.737% 19/10/2027	0.47%
NZ Govt Inflation Ind Bond 20/09/35	0.46%
Westpac Banking Corp	0.45%
WIANZ 4% 01/04/2030	0.45%
NZLGFA 1.5% 20/04/2029	0.44%
BZLNZ 5.536% 25/05/2028	0.44%
ANZNZ 5.22% 16/02/2028	0.44%
IFTNZ 3.6% 15/12/2027	0.43%
Kainga Ora 2.247% 05/10/2026	0.43%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.43%
Amazon.Com Inc	0.43%
MCYNZ 1.56% 14/09/2027	0.42%
AIANZ 5.67% 09/05/2028	0.41%
Verdi Social Housing 22/03/28 5.7075%	0.41%
WSTP 6.19% 16/09/2032	0.40%
Cheniere Energy Inc	0.39%
ARVNZ 2.87% 22/02/2028	0.39%
TRPWR 4.977% 29/11/2028	0.39%
NAB 6.163% 09/03/2033	0.38%
Precinct Properties NZ Ltd	0.38%
Kainga Ora 15/10/2027 4.422%	0.37%

BP Plc	0.36%
WIANZ 3.32% 24/09/2031	0.36%
MNWNZ 3.97% 22/02/2029	0.36%
Pultegroup Inc	0.36%
MCYNZ 2.918% 17/11/2028	0.36%
ANZ 4.5% 31/03/2028	0.35%
Mastercard Inc-Class A	0.35%
Oceania Healthcare Limited	0.35%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.35%
ANZ % 31/03/2026	0.34%
Constellation Software Inc	0.34%
Ryman Healthcare Ltd	0.34%
Freightways Ltd	0.33%
Franco-Nevada Corp	0.32%
HomeCo Daily Needs REIT	0.31%
EQT Corp	0.30%
OCANZ 2.30% 19/10/2027	0.30%
CENNZ 5.82% 11/04/2028	0.30%
MCYNZ 3.60% 11/07/2049	0.30%
MORTH 2021-2 A1	0.29%
IQVIA Holdings Inc	0.29%
Wal-Mart Stores Inc	0.28%
LVMH	0.28%
Thermo Fisher Scientific Inc	0.27%
Asml Holding Nv	0.27%
ANZ 5.906% 12/08/2032	0.27%
NZLGFA 3% 15/05/2035	0.26%
Alphabet Inc Class A	0.26%
AstraZeneca Plc	0.26%
Danaher Corp	0.25%
Merck & Co Inc	0.25%
Kainga Ora 3.42% 18/10/2028	0.25%
NZ Govt Inflation Ind Bond 20/09/2030	0.25%
NZX 5.4% 20/06/2023	0.25%
Waste Connections	0.24%
Willscot Mobile Mini	0.24%
Procter and Gamble CO/THE	0.24%
Intercontinental Exchange Inc	0.23%
Property Income Fund Ltd	0.22%
Atkore Inc	0.22%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.22%
GMTNZ 2.559% 04/09/2030	0.22%
Waste Management	0.21%
Salesforce	0.20%
ConocoPhillips	0.20%
NAB 4.2961% 25/11/2027	0.20%
Eli Lilly	0.20%

ANZ 4.2% 31/03/2026	0.20%
Diageo PLC (US)	0.20%
Costco	0.19%
Nike	0.19%
ARGNZ 2.20% 27/10/2027	0.19%
Agnico Eagle Mines Ltd	0.19%
Kiwi Property Group Ltd	0.19%
USD Total Cash at Bank	0.18%
ARGNZ 4% 27/03/2026	0.17%
S&P Global Inc	0.17%
Applied Materials Inc	0.17%
AmerisourceBergen	0.16%
McKesson	0.16%
Republic Services	0.16%
Fortinet	0.16%
ASML Holding	0.16%
MET 3.0% 30/09/2026	0.16%
Pepsi	0.16%
Berkshire Hathaway Inc-Cl B	0.16%
Wheaton Precious Metals Ord Shs	0.15%
Skyline Healthcare Group	0.15%
Community Finance OCHT Bonds 6.08% 20/12/23	0.15%
WBC 4.8% 16/02/2028	0.14%
Community Finance OCHT Bonds 6.61% 20/12/23	0.14%
Alibaba Group Holding-Sp Adr	0.14%
Manawa Energy	0.13%
Netflix Inc	0.12%
Moodys	0.12%
Amphenol	0.12%
Goldman Sachs	0.12%
L'Oreal	0.12%
AUD Total Currency Contracts - OSEQ	0.12%
The Coca Cola Company	0.12%
Palo Alto	0.12%
NVIDIA Corp	0.12%
Vinci	0.12%
Lam Research	0.12%
Diageo Plc (UK)	0.11%
SPKNZ 4.37% 29/09/2028	0.11%
JPMorgan Chase & Co	0.11%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.11%
AUD Total Currency Contracts - AUEQ	0.11%
Community Finance OCHT Bonds 6.61% 20/12/23	0.10%
GMTNZ 4.54% 31/05/2024	0.10%
Auckland International Airport Limited	0.10%
MORTH 2021-2 A2	0.09%
WBC 5.3% 11/11/2025	0.09%

AUD Total Cash at Bank	0.09%
Community Finance OCHT Bonds 6.37% 20/12/23	0.09%
Intuitive Surgical Inc	0.09%
Novartis AG	0.09%
IFT 3.35% 15/03/2026	0.08%
Western Alliance	0.08%
Novo Nordisk - ADR	0.08%
BlackRock Inc	0.08%
Abbvie	0.08%
Roche Holding Ag-Genusschein	0.08%
ANZ 2.999% 17/09/2031	0.08%
KPGNZ 6.24% 27/09/2029	0.07%
Fonterra Co-Op Subs 5.3% Perpetual	0.07%
NZD Total Currency Contracts - OSEQ	0.06%
Lululemon	0.05%
My Food Bag Group LTD	0.04%
Air BnB	0.04%
KLA Corp	0.04%
Wyndham Hotels	0.04%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.10%
NZD Total Sundry Items	-0.34%

**Generate Balanced Managed Fund Fund Asset
Allocation**

Offer name

Fund name

Balanced Managed Fund

Period disclosure applies

31/03/2023

Asset name	% of fund net assets
NZD Total Cash at Bank	8.76%
T Rowe Price Global Equity Fund	4.24%
Infratil Ltd	3.77%
Spark New Zealand Ltd	2.91%
Contact Energy Ltd	2.48%
Fisher & Paykel Healthcare Limited	1.97%
Mercury NZ Limited	1.63%
Worldwide Healthcare Trust P	1.59%
Chorus Ltd	1.51%
Ebos Group Ltd	1.50%
SAB 2.30% 30/09/2025	1.21%
Berkshire Hathaway Inc	1.18%
Arvida Group Limited	1.09%
Kainga Ora 10/09/2035 1.534%	1.04%
Vector Ltd	1.00%
Centuria Industrial Property 16/12/27 3.026%	0.99%
Contact Energy Capital Bonds 19/11/51	0.99%
IPLNZ 4.00% 25/02/2027	0.94%
Summerset Group Holdings Ltd	0.94%
Mainfreight Ltd	0.90%
Elim Education Impact Inv Trust	0.88%
Microsoft Corporation	0.85%
National Australia Bank Limited	0.82%
IAGAU 5.32% 15/06/2038	0.82%
European Opportunities Trust	0.82%
Mirvac Group	0.81%
Apple Inc	0.81%
Goodman Property Trust	0.81%
Visa Inc-Class A Shares	0.80%
IFTNZ 3.35% 15/12/2026	0.79%
Kainga Ora 24/04/2030 2.183%	0.79%
GENEPO 5.66% 09/06/2052	0.77%
UnitedHealth Group Inc	0.77%
NZLGFA 2.25% 15/05/2031	0.73%
Meta Platforms Inc	0.72%
PCT 2.85% 28/05/2027	0.68%
Taiwan Semiconductor-SP ADR	0.65%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.64%
Meridian Energy Limited	0.64%
TRGROP 4.533% 07/03/2024	0.63%

Investore Property Limited	0.62%
IPLNZ 2.4% 31/08/2027	0.62%
CBAAU 6.86 11/09/32	0.61%
iShares MSCI World Quality Dividend ESG UCITS ETF	0.61%
OCAX 3.3% 13/09/2028	0.59%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.59%
Kainga Ora 12/06/2025 3.36%	0.59%
NZLGFA 3.50% 14/04/2033	0.58%
TRGROP 3.532% 10/05/2026	0.57%
NZLGFA 2.75% 15/04/2025	0.57%
Westpac Banking Corp	0.57%
CENNZ 5.62% 06/04/2029	0.56%
Amazon.Com Inc	0.54%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.54%
CNUNZ 4.35% 06/12/2028	0.54%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.53%
KIWI 2.36% 11/12/2030	0.51%
Cheniere Energy Inc	0.50%
PCT 5.25% 05/09/2028	0.48%
NZLGFA 1.5% 15/04/2026	0.48%
Precinct Properties NZ Ltd	0.47%
BP Plc	0.46%
CBAAU F 11/09/32	0.45%
Pultegroup Inc	0.45%
Mastercard Inc-Class A	0.44%
Nuveen ESG Large Cap Value ETF	0.44%
Oceania Healthcare Limited	0.44%
Verdi Social Housing 01/03/27 4.27%	0.44%
Constellation Software Inc	0.43%
MCYNZ 5.73% 13/05/2052	0.43%
Ryman Healthcare Ltd	0.42%
NAB % 03/08/2032	0.42%
Freightways Ltd	0.41%
Franco-Nevada Corp	0.41%
IFTNZ 5.93% 15/06/2030	0.40%
HomeCo Daily Needs REIT	0.39%
ANZ 6.405 20/09/34	0.39%
MERINZ 5.91% 20/09/2028	0.39%
EQT Corp	0.38%
IQVIA Holdings Inc	0.36%
Wal-Mart Stores Inc	0.36%
LVMH	0.35%
Thermo Fisher Scientific Inc	0.35%
Asml Holding Nv	0.34%
Alphabet Inc Class A	0.33%
VCTNZ 1.575% 06/10/2026	0.33%
AVANZ NFIX1BID + 100 15/12/2049	0.33%

AstraZeneca Plc	0.33%
Magellan Global Fund Closed Class	0.33%
SBS 4.32% 18/03/2027	0.33%
PFINZ 4.25% 01/10/2025	0.33%
CBA 4.75% 13/01/2026	0.32%
ARGNZ 2.9% 29/10/2026	0.32%
Danaher Corp	0.32%
Merck & Co Inc	0.32%
TPNZ 4.627% 16/09/2027	0.32%
SUMNZ 6.59% 09/03/2029	0.31%
Waste Connections	0.31%
KIWI 5.737% 19/10/2027	0.30%
Willscot Mobile Mini	0.30%
USD Total Cash at Bank	0.30%
Procter and Gamble CO/THE	0.30%
NZ Govt Inflation Ind Bond 20/09/35	0.30%
Intercontinental Exchange Inc	0.29%
WIANZ 4% 01/04/2030	0.29%
NZLGFA 1.5% 20/04/2029	0.28%
Property Income Fund Ltd	0.28%
BZLNZ 5.536% 25/05/2028	0.28%
ANZLNZ 5.22% 16/02/2028	0.28%
IFTNZ 3.6% 15/12/2027	0.28%
Kainga Ora 2.247% 05/10/2026	0.28%
Atkore Inc	0.28%
MCYNZ 1.56% 14/09/2027	0.27%
AIANZ 5.67% 09/05/2028	0.26%
Verdi Social Housing 22/03/28 5.7075%	0.26%
Waste Management	0.26%
WSTP 6.19% 16/09/2032	0.26%
Salesforce	0.26%
ConocoPhillips	0.25%
ARVNZ 2.87% 22/02/2028	0.25%
Eli Lilly	0.25%
TRPWR 4.977% 29/11/2028	0.25%
Diageo PLC (US)	0.25%
Costco	0.25%
Nike	0.24%
NAB 6.163% 09/03/2033	0.24%
Agnico Eagle Mines Ltd	0.24%
Kiwi Property Group Ltd	0.24%
Kainga Ora 15/10/2027 4.422%	0.24%
WIANZ 3.32% 24/09/2031	0.23%
MNWNZ 3.97% 22/02/2029	0.23%
MCYNZ 2.918% 17/11/2028	0.23%
ANZ 4.5% 31/03/2028	0.23%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.22%

ANZ % 31/03/2026	0.22%
S&P Global Inc	0.22%
Applied Materials Inc	0.21%
AmerisourceBergen	0.20%
McKesson	0.20%
Republic Services	0.20%
Fortinet	0.20%
ASML Holding	0.20%
Pepsi	0.20%
Berkshire Hathaway Inc-Cl B	0.20%
Wheaton Precious Metals Ord Shs	0.20%
OCANZ 2.30% 19/10/2027	0.19%
CENNZ 5.82% 11/04/2028	0.19%
MCYNZ 3.60% 11/07/2049	0.19%
Skyline Healthcare Group	0.19%
MORTH 2021-2 A1	0.18%
Alibaba Group Holding-Sp Adr	0.17%
ANZ 5.906% 12/08/2032	0.17%
NZLGFA 3% 15/05/2035	0.17%
Kainga Ora 3.42% 18/10/2028	0.16%
Manawa Energy	0.16%
NZ Govt Inflation Ind Bond 20/09/2030	0.16%
NZX 5.4% 20/06/2023	0.16%
Netflix Inc	0.16%
Moodys	0.15%
Amphenol	0.15%
Goldman Sachs	0.15%
L'Oreal	0.15%
The Coca Cola Company	0.15%
Palo Alto	0.15%
NVIDIA Corp	0.15%
Vinci	0.15%
Lam Research	0.15%
Diageo Plc (UK)	0.14%
JPMorgan Chase & Co	0.14%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.14%
GMTNZ 2.559% 04/09/2030	0.14%
NAB 4.2961% 25/11/2027	0.13%
ANZ 4.2% 31/03/2026	0.13%
Auckland International Airport Limited	0.13%
ARGNZ 2.20% 27/10/2027	0.12%
NZD Total Currency Contracts - OSEQ	0.12%
ARGNZ 4% 27/03/2026	0.11%
AUD Total Cash at Bank	0.11%
Intuitive Surgical Inc	0.11%
Novartis AG	0.11%
Western Alliance	0.10%

Novo Nordisk - ADR	0.10%
MET 3.0% 30/09/2026	0.10%
AUD Total Currency Contracts - OSEQ	0.10%
BlackRock Inc	0.10%
Abbvie	0.10%
Roche Holding Ag-Genusschein	0.10%
Community Finance OCHT Bonds 6.08% 20/12/23	0.09%
WBC 4.8% 16/02/2028	0.09%
Community Finance OCHT Bonds 6.61% 20/12/23	0.09%
SPKNZ 4.37% 29/09/2028	0.07%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.07%
AUD Total Currency Contracts - AUEQ	0.07%
Community Finance OCHT Bonds 6.61% 20/12/23	0.07%
GMTNZ 4.54% 31/05/2024	0.06%
MORTH 2021-2 A2	0.06%
WBC 5.3% 11/11/2025	0.06%
Lululemon	0.06%
Community Finance OCHT Bonds 6.37% 20/12/23	0.06%
IFT 3.35% 15/03/2026	0.05%
My Food Bag Group LTD	0.05%
Air BnB	0.05%
KLA Corp	0.05%
Wyndham Hotels	0.05%
ANZNZ 2.999% 17/09/2031	0.05%
KPGNZ 6.24% 27/09/2029	0.05%
Fonterra Co-Op Subs 5.3% Perpetual	0.04%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.00%
MOVAC Growth Fund 6 LP	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.13%
NZD Total Sundry Items	-0.17%

Generate Conservative Managed Fund Fund Asset**Allocation****Offer name****Fund name****Conservative Managed Fund****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.65%
SAB 2.30% 30/09/2025	2.60%
Kainga Ora 10/09/2035 1.534%	2.23%
Centuria Industrial Property 16/12/27 3.026%	2.12%
Contact Energy Capital Bonds 19/11/51	2.11%
IPLNZ 4.00% 25/02/2027	2.01%
Elim Education Impact Inv Trust	1.89%
IAGAU 5.32% 15/06/2038	1.75%
IFTNZ 3.35% 15/12/2026	1.70%
Kainga Ora 24/04/2030 2.183%	1.69%
Infratil Ltd	1.67%
GENEPO 5.66% 09/06/2052	1.66%
NZLGFA 2.25% 15/05/2031	1.57%
PCT 2.85% 28/05/2027	1.45%
GMT Bond Issuer 20/12/27 3.656%; BBB+	1.36%
TRGROP 4.533% 07/03/2024	1.36%
IPLNZ 2.4% 31/08/2027	1.32%
CBAAU 6.86 11/09/32	1.31%
Spark New Zealand Ltd	1.29%
OCAX 3.3% 13/09/2028	1.27%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	1.26%
Kainga Ora 12/06/2025 3.36%	1.26%
NZLGFA 3.50% 14/04/2033	1.25%
TRGROP 3.532% 10/05/2026	1.22%
NZLGFA 2.75% 15/04/2025	1.22%
CENNZ 5.62% 06/04/2029	1.21%
CNUNZ 4.35% 06/12/2028	1.15%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	1.14%
Contact Energy Ltd	1.10%
KIWI 2.36% 11/12/2030	1.08%
PCT 5.25% 05/09/2028	1.04%
NZLGFA 1.5% 15/04/2026	1.03%
CBAAU F 11/09/32	0.97%
Verdi Social Housing 01/03/27 4.27%	0.94%
MCYNZ 5.73% 13/05/2052	0.92%
NAB % 03/08/2032	0.90%
Fisher & Paykel Healthcare Limited	0.87%
IFTNZ 5.93% 15/06/2030	0.85%
ANZ 6.405 20/09/34	0.83%
MERINZ 5.91% 20/09/2028	0.83%

Mercury NZ Limited	0.72%
VCTNZ 1.575% 06/10/2026	0.71%
AVANZ NFIX1BID + 100 15/12/2049	0.71%
SBS 4.32% 18/03/2027	0.70%
PFINZ 4.25% 01/10/2025	0.70%
CBA 4.75% 13/01/2026	0.69%
ARGNZ 2.9% 29/10/2026	0.69%
TPNZ 4.627% 16/09/2027	0.68%
Chorus Ltd	0.67%
Ebos Group Ltd	0.66%
SUMNZ 6.59% 09/03/2029	0.66%
KIWI 5.737% 19/10/2027	0.65%
NZ Govt Inflation Ind Bond 20/09/35	0.63%
WIANZ 4% 01/04/2030	0.61%
NZLGFA 1.5% 20/04/2029	0.61%
BZLNZ 5.536% 25/05/2028	0.60%
ANZLNZ 5.22% 16/02/2028	0.60%
IFTNZ 3.6% 15/12/2027	0.60%
Kainga Ora 2.247% 05/10/2026	0.60%
MCYNZ 1.56% 14/09/2027	0.58%
AIANZ 5.67% 09/05/2028	0.57%
Verdi Social Housing 22/03/28 5.7075%	0.56%
WSTP 6.19% 16/09/2032	0.55%
ARVNZ 2.87% 22/02/2028	0.54%
TRPWR 4.977% 29/11/2028	0.53%
NAB 6.163% 09/03/2033	0.52%
Kainga Ora 15/10/2027 4.422%	0.51%
WIANZ 3.32% 24/09/2031	0.50%
MNWNZ 3.97% 22/02/2029	0.50%
MCYNZ 2.918% 17/11/2028	0.49%
ANZ 4.5% 31/03/2028	0.49%
Arvida Group Limited	0.48%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.48%
ANZ % 31/03/2026	0.47%
Vector Ltd	0.44%
OCANZ 2.30% 19/10/2027	0.42%
Summerset Group Holdings Ltd	0.42%
CENNZ 5.82% 11/04/2028	0.41%
MCYNZ 3.60% 11/07/2049	0.41%
Mainfreight Ltd	0.40%
MORTH 2021-2 A1	0.40%
National Australia Bank Limited	0.37%
ANZ 5.906% 12/08/2032	0.36%
NZLGFA 3% 15/05/2035	0.36%
Mirvac Group	0.36%
Goodman Property Trust	0.36%
Kainga Ora 3.42% 18/10/2028	0.35%

NZ Govt Inflation Ind Bond 20/09/2030	0.34%
NZX 5.4% 20/06/2023	0.34%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.30%
GMTNZ 2.559% 04/09/2030	0.30%
Meridian Energy Limited	0.28%
NAB 4.2961% 25/11/2027	0.27%
Investore Property Limited	0.27%
ANZ 4.2% 31/03/2026	0.27%
ARGNZ 2.20% 27/10/2027	0.27%
Westpac Banking Corp	0.25%
Microsoft Corporation	0.25%
ARGNZ 4% 27/03/2026	0.24%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.24%
Apple Inc	0.24%
Visa Inc-Class A Shares	0.24%
UnitedHealth Group Inc	0.23%
MET 3.0% 30/09/2026	0.22%
Meta Platforms Inc	0.21%
Precinct Properties NZ Ltd	0.21%
Community Finance OCHT Bonds 6.08% 20/12/23	0.20%
Oceania Healthcare Limited	0.20%
WBC 4.8% 16/02/2028	0.19%
Community Finance OCHT Bonds 6.61% 20/12/23	0.19%
Taiwan Semiconductor-SP ADR	0.19%
Ryman Healthcare Ltd	0.19%
Freightways Ltd	0.18%
HomeCo Daily Needs REIT	0.17%
Amazon.Com Inc	0.16%
SPKNZ 4.37% 29/09/2028	0.16%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.15%
Cheniere Energy Inc	0.15%
AUD Total Currency Contracts - AUEQ	0.15%
Community Finance OCHT Bonds 6.61% 20/12/23	0.14%
GMTNZ 4.54% 31/05/2024	0.14%
BP Plc	0.13%
Pultegroup Inc	0.13%
AUD Total Currency Contracts - OSEQ	0.13%
Mastercard Inc-Class A	0.13%
MORTH 2021-2 A2	0.13%
WBC 5.3% 11/11/2025	0.13%
Constellation Software Inc	0.13%
Property Income Fund Ltd	0.13%
Community Finance OCHT Bonds 6.37% 20/12/23	0.12%
Franco-Nevada Corp	0.12%
IFT 3.35% 15/03/2026	0.12%
EQT Corp	0.11%
Kiwi Property Group Ltd	0.11%

IQVIA Holdings Inc	0.11%
Wal-Mart Stores Inc	0.10%
ANZNZ 2.999% 17/09/2031	0.10%
LVMH	0.10%
Thermo Fisher Scientific Inc	0.10%
KPGNZ 6.24% 27/09/2029	0.10%
Asml Holding Nv	0.10%
Alphabet Inc Class A	0.10%
AstraZeneca Plc	0.10%
Danaher Corp	0.09%
Merck & Co Inc	0.09%
Fonterra Co-Op Subs 5.3% Perpetual	0.09%
Waste Connections	0.09%
Willscot Mobile Mini	0.09%
Procter and Gamble CO/THE	0.09%
Intercontinental Exchange Inc	0.09%
Skyline Healthcare Group	0.08%
Atkore Inc	0.08%
Waste Management	0.08%
Salesforce	0.08%
ConocoPhillips	0.07%
Eli Lilly	0.07%
Diageo PLC (US)	0.07%
Costco	0.07%
Nike	0.07%
Manawa Energy	0.07%
Agnico Eagle Mines Ltd	0.07%
USD Total Cash at Bank	0.07%
S&P Global Inc	0.06%
Applied Materials Inc	0.06%
AmerisourceBergen	0.06%
McKesson	0.06%
Republic Services	0.06%
Fortinet	0.06%
ASML Holding	0.06%
Pepsi	0.06%
Berkshire Hathaway Inc-Cl B	0.06%
Wheaton Precious Metals Ord Shs	0.06%
Auckland International Airport Limited	0.06%
AUD Total Cash at Bank	0.05%
Alibaba Group Holding-Sp Adr	0.05%
Netflix Inc	0.05%
Moodys	0.04%
Amphenol	0.04%
Goldman Sachs	0.04%
L'Oreal	0.04%
The Coca Cola Company	0.04%

Palo Alto	0.04%
NVIDIA Corp	0.04%
Vinci	0.04%
Lam Research	0.04%
Diageo Plc (UK)	0.04%
JPMorgan Chase & Co	0.04%
Intuitive Surgical Inc	0.03%
Novartis AG	0.03%
Western Alliance	0.03%
Novo Nordisk - ADR	0.03%
BlackRock Inc	0.03%
Abbvie	0.03%
Roche Holding Ag-Genusschein	0.03%
NZD Total Currency Contracts - OSEQ	0.02%
My Food Bag Group LTD	0.02%
Lululemon	0.02%
Air BnB	0.01%
KLA Corp	0.01%
Wyndham Hotels	0.01%
AUD Total Sundry Items	0.00%
Lumine Group Inc	0.00%
GBP Total Sundry Items	0.00%
CAD Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.04%
NZD Total Sundry Items	-0.53%

Generate Focused Growth Managed Fund Fund Asset**Allocation****Offer name****Fund name****Focused Growth Managed Fund****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	8.78%
NZD Total Cash at Bank	7.20%
Infratil Ltd	3.60%
Worldwide Healthcare Trust P	3.30%
Spark New Zealand Ltd	2.78%
Berkshire Hathaway Inc	2.44%
Contact Energy Ltd	2.37%
Microsoft Corporation	1.95%
Fisher & Paykel Healthcare Limited	1.88%
Apple Inc	1.84%
Visa Inc-Class A Shares	1.83%
UnitedHealth Group Inc	1.76%
European Opportunities Trust	1.69%
Meta Platforms Inc	1.64%
Mercury NZ Limited	1.56%
Taiwan Semiconductor-SP ADR	1.48%
Chorus Ltd	1.44%
Ebos Group Ltd	1.43%
iShares MSCI World Quality Dividend ESG UCITS ETF	1.25%
Amazon.Com Inc	1.23%
Cheniere Energy Inc	1.13%
BP Plc	1.04%
Arvida Group Limited	1.04%
Pultegroup Inc	1.03%
Mastercard Inc-Class A	1.01%
Constellation Software Inc	0.98%
Vector Ltd	0.95%
Franco-Nevada Corp	0.93%
Nuveen ESG Large Cap Value ETF	0.92%
Summerset Group Holdings Ltd	0.90%
EQT Corp	0.88%
Mainfreight Ltd	0.86%
IQVIA Holdings Inc	0.83%
Wal-Mart Stores Inc	0.81%
LVMH	0.80%
Thermo Fisher Scientific Inc	0.79%
National Australia Bank Limited	0.79%
Asml Holding Nv	0.78%
Mirvac Group	0.77%
Goodman Property Trust	0.77%

Alphabet Inc Class A	0.76%
AstraZeneca Plc	0.76%
Danaher Corp	0.73%
Merck & Co Inc	0.73%
Waste Connections	0.70%
Willscot Mobile Mini	0.69%
Procter and Gamble CO/THE	0.68%
Magellan Global Fund Closed Class	0.67%
Intercontinental Exchange Inc	0.67%
USD Total Cash at Bank	0.67%
Atkore Inc	0.63%
Meridian Energy Limited	0.61%
Waste Management	0.59%
Investore Property Limited	0.59%
Salesforce	0.59%
ConocoPhillips	0.58%
Eli Lilly	0.57%
Diageo PLC (US)	0.56%
Costco	0.56%
Nike	0.56%
Agnico Eagle Mines Ltd	0.55%
Westpac Banking Corp	0.54%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.51%
S&P Global Inc	0.50%
Applied Materials Inc	0.48%
AmerisourceBergen	0.47%
McKesson	0.47%
Republic Services	0.46%
Fortinet	0.46%
ASML Holding	0.46%
Pepsi	0.46%
Berkshire Hathaway Inc-Cl B	0.45%
Precinct Properties NZ Ltd	0.45%
Wheaton Precious Metals Ord Shs	0.45%
Oceania Healthcare Limited	0.42%
Ryman Healthcare Ltd	0.40%
Freightways Ltd	0.39%
Alibaba Group Holding-Sp Adr	0.39%
HomeCo Daily Needs REIT	0.37%
Netflix Inc	0.36%
Moodys	0.35%
Amphenol	0.34%
Goldman Sachs	0.34%
L'Oreal	0.34%
The Coca Cola Company	0.34%
Palo Alto	0.34%
NVIDIA Corp	0.34%

Vinci	0.34%
Lam Research	0.33%
Diageo Plc (UK)	0.33%
JPMorgan Chase & Co	0.32%
Property Income Fund Ltd	0.27%
NZD Total Currency Contracts - OSEQ	0.26%
Intuitive Surgical Inc	0.25%
Novartis AG	0.25%
Western Alliance	0.24%
Novo Nordisk - ADR	0.23%
Kiwi Property Group Ltd	0.23%
BlackRock Inc	0.23%
Abbvie	0.23%
Roche Holding Ag-Genusschein	0.22%
Skyline Healthcare Group	0.18%
Manawa Energy	0.15%
Lululemon	0.13%
Auckland International Airport Limited	0.12%
Air BnB	0.11%
KLA Corp	0.11%
Wyndham Hotels	0.11%
AUD Total Cash at Bank	0.10%
SAB 2.30% 30/09/2025	0.05%
My Food Bag Group LTD	0.05%
AUD Total Currency Contracts - OSEQ	0.05%
NZD Total Sundry Items	0.05%
Kainga Ora 10/09/2035 1.534%	0.05%
Centuria Industrial Property 16/12/27 3.026%	0.04%
Contact Energy Capital Bonds 19/11/51	0.04%
IPLNZ 4.00% 25/02/2027	0.04%
Elim Education Impact Inv Trust	0.04%
IAGAU 5.32% 15/06/2038	0.04%
IFTNZ 3.35% 15/12/2026	0.04%
Kainga Ora 24/04/2030 2.183%	0.04%
GENEPO 5.66% 09/06/2052	0.03%
NZLGFA 2.25% 15/05/2031	0.03%
PCT 2.85% 28/05/2027	0.03%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.03%
TRGROP 4.533% 07/03/2024	0.03%
IPLNZ 2.4% 31/08/2027	0.03%
CBAAU 6.86 11/09/32	0.03%
OCAX 3.3% 13/09/2028	0.03%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.03%
Kainga Ora 12/06/2025 3.36%	0.03%
NZLGFA 3.50% 14/04/2033	0.03%
TRGROP 3.532% 10/05/2026	0.03%
NZLGFA 2.75% 15/04/2025	0.03%

CENNZ 5.62% 06/04/2029	0.03%
CNUNZ 4.35% 06/12/2028	0.02%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.02%
KIWI 2.36% 11/12/2030	0.02%
PCT 5.25% 05/09/2028	0.02%
NZLGFA 1.5% 15/04/2026	0.02%
CBAAU F 11/09/32	0.02%
Verdi Social Housing 01/03/27 4.27%	0.02%
MCYNZ 5.73% 13/05/2052	0.02%
NAB % 03/08/2032	0.02%
IFTNZ 5.93% 15/06/2030	0.02%
ANZ 6.405 20/09/34	0.02%
MERINZ 5.91% 20/09/2028	0.02%
Lumine Group Inc	0.02%
VCTNZ 1.575% 06/10/2026	0.01%
AVANZ NFIX1BID + 100 15/12/2049	0.01%
SBS 4.32% 18/03/2027	0.01%
PFINZ 4.25% 01/10/2025	0.01%
CBA 4.75% 13/01/2026	0.01%
ARGNZ 2.9% 29/10/2026	0.01%
TPNZ 4.627% 16/09/2027	0.01%
SUMNZ 6.59% 09/03/2029	0.01%
KIWI 5.737% 19/10/2027	0.01%
NZ Govt Inflation Ind Bond 20/09/35	0.01%
WIANZ 4% 01/04/2030	0.01%
NZLGFA 1.5% 20/04/2029	0.01%
BZLNZ 5.536% 25/05/2028	0.01%
ANZNZ 5.22% 16/02/2028	0.01%
IFTNZ 3.6% 15/12/2027	0.01%
Kainga Ora 2.247% 05/10/2026	0.01%
MCYNZ 1.56% 14/09/2027	0.01%
AIANZ 5.67% 09/05/2028	0.01%
Verdi Social Housing 22/03/28 5.7075%	0.01%
WSTP 6.19% 16/09/2032	0.01%
ARVNZ 2.87% 22/02/2028	0.01%
TRPWR 4.977% 29/11/2028	0.01%
NAB 6.163% 09/03/2033	0.01%
Kainga Ora 15/10/2027 4.422%	0.01%
WIANZ 3.32% 24/09/2031	0.01%
MNWNZ 3.97% 22/02/2029	0.01%
MCYNZ 2.918% 17/11/2028	0.01%
ANZ 4.5% 31/03/2028	0.01%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.01%
ANZ % 31/03/2026	0.01%
OCANZ 2.30% 19/10/2027	0.01%
CENNZ 5.82% 11/04/2028	0.01%
MCYNZ 3.60% 11/07/2049	0.01%

MORTH 2021-2 A1	0.01%
GBP Total Sundry Items	0.01%
ANZ 5.906% 12/08/2032	0.01%
NZLGFA 3% 15/05/2035	0.01%
Kainga Ora 3.42% 18/10/2028	0.01%
NZ Govt Inflation Ind Bond 20/09/2030	0.01%
NZX 5.4% 20/06/2023	0.01%
AUD Total Sundry Items	0.01%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.01%
GMTNZ 2.559% 04/09/2030	0.01%
NAB 4.2961% 25/11/2027	0.01%
ANZ 4.2% 31/03/2026	0.01%
ARGNZ 2.20% 27/10/2027	0.01%
MOVAC Growth Fund 6 LP	0.01%
ARGNZ 4% 27/03/2026	0.00%
MET 3.0% 30/09/2026	0.00%
Community Finance OCHT Bonds 6.08% 20/12/23	0.00%
WBC 4.8% 16/02/2028	0.00%
Community Finance OCHT Bonds 6.61% 20/12/23	0.00%
SPKNZ 4.37% 29/09/2028	0.00%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.00%
AUD Total Currency Contracts - AUEQ	0.00%
Community Finance OCHT Bonds 6.61% 20/12/23	0.00%
GMTNZ 4.54% 31/05/2024	0.00%
MORTH 2021-2 A2	0.00%
WBC 5.3% 11/11/2025	0.00%
Community Finance OCHT Bonds 6.37% 20/12/23	0.00%
IFT 3.35% 15/03/2026	0.00%
ANZ 2.999% 17/09/2031	0.00%
KPGNZ 6.24% 27/09/2029	0.00%
Fonterra Co-Op Subs 5.3% Perpetual	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.29%

Generate KiwiSaver Stepping Stones 0-35 Fund Asset**Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 0 - 35****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	8.72%
NZD Total Cash at Bank	7.52%
Infratil Ltd	3.59%
Worldwide Healthcare Trust P	3.28%
Spark New Zealand Ltd	2.77%
Berkshire Hathaway Inc	2.43%
Contact Energy Ltd	2.36%
Microsoft Corporation	1.95%
Fisher & Paykel Healthcare Limited	1.88%
Apple Inc	1.84%
Visa Inc-Class A Shares	1.83%
UnitedHealth Group Inc	1.76%
European Opportunities Trust	1.68%
Meta Platforms Inc	1.63%
Mercury NZ Limited	1.56%
Taiwan Semiconductor-SP ADR	1.48%
Chorus Ltd	1.44%
Ebos Group Ltd	1.43%
iShares MSCI World Quality Dividend ESG UCITS ETF	1.25%
Amazon.Com Inc	1.23%
Cheniere Energy Inc	1.13%
BP Plc	1.04%
Arvida Group Limited	1.04%
Pultegroup Inc	1.03%
Mastercard Inc-Class A	1.01%
Constellation Software Inc	0.98%
Vector Ltd	0.95%
Franco-Nevada Corp	0.93%
Nuveen ESG Large Cap Value ETF	0.91%
Summerset Group Holdings Ltd	0.90%
EQT Corp	0.88%
Mainfreight Ltd	0.86%
IQVIA Holdings Inc	0.83%
Wal-Mart Stores Inc	0.81%
LVMH	0.80%
National Australia Bank Limited	0.79%
Thermo Fisher Scientific Inc	0.79%
Asml Holding Nv	0.78%
Mirvac Group	0.77%
Goodman Property Trust	0.77%

Alphabet Inc Class A	0.76%
AstraZeneca Plc	0.75%
Danaher Corp	0.73%
Merck & Co Inc	0.73%
Waste Connections	0.70%
Willscot Mobile Mini	0.69%
Procter and Gamble CO/THE	0.68%
Intercontinental Exchange Inc	0.67%
Magellan Global Fund Closed Class	0.67%
USD Total Cash at Bank	0.67%
Atkore Inc	0.63%
Meridian Energy Limited	0.61%
Waste Management	0.59%
Investore Property Limited	0.59%
Salesforce	0.59%
ConocoPhillips	0.57%
Eli Lilly	0.57%
Diageo PLC (US)	0.56%
Costco	0.56%
Nike	0.56%
Agnico Eagle Mines Ltd	0.55%
Westpac Banking Corp	0.54%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.51%
S&P Global Inc	0.50%
Applied Materials Inc	0.48%
AmerisourceBergen	0.47%
McKesson	0.47%
Republic Services	0.46%
Fortinet	0.46%
ASML Holding	0.46%
Pepsi	0.46%
Berkshire Hathaway Inc-Cl B	0.45%
Precinct Properties NZ Ltd	0.45%
Wheaton Precious Metals Ord Shs	0.45%
Oceania Healthcare Limited	0.42%
Ryman Healthcare Ltd	0.40%
Freightways Ltd	0.39%
Alibaba Group Holding-Sp Adr	0.39%
HomeCo Daily Needs REIT	0.37%
Netflix Inc	0.36%
Moodys	0.35%
Amphenol	0.34%
Goldman Sachs	0.34%
L'Oreal	0.34%
The Coca Cola Company	0.34%
Palo Alto	0.34%
NVIDIA Corp	0.34%

Vinci	0.34%
Lam Research	0.33%
Diageo Plc (UK)	0.33%
JPMorgan Chase & Co	0.32%
Property Income Fund Ltd	0.27%
NZD Total Currency Contracts - OSEQ	0.26%
Intuitive Surgical Inc	0.25%
Novartis AG	0.25%
Western Alliance	0.24%
Novo Nordisk - ADR	0.23%
Kiwi Property Group Ltd	0.23%
BlackRock Inc	0.23%
Abbvie	0.23%
Roche Holding Ag-Genusschein	0.22%
Skyline Healthcare Group	0.18%
Manawa Energy	0.15%
Lululemon	0.13%
Auckland International Airport Limited	0.12%
Air BnB	0.11%
KLA Corp	0.11%
Wyndham Hotels	0.11%
AUD Total Cash at Bank	0.10%
SAB 2.30% 30/09/2025	0.05%
NZD Total Sundry Items	0.05%
My Food Bag Group LTD	0.05%
AUD Total Currency Contracts - OSEQ	0.05%
Kainga Ora 10/09/2035 1.534%	0.04%
Centuria Industrial Property 16/12/27 3.026%	0.04%
Contact Energy Capital Bonds 19/11/51	0.04%
IPLNZ 4.00% 25/02/2027	0.04%
Elim Education Impact Inv Trust	0.04%
IAGAU 5.32% 15/06/2038	0.03%
IFTNZ 3.35% 15/12/2026	0.03%
Kainga Ora 24/04/2030 2.183%	0.03%
GENEPO 5.66% 09/06/2052	0.03%
NZLGFA 2.25% 15/05/2031	0.03%
PCT 2.85% 28/05/2027	0.03%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.03%
TRGROP 4.533% 07/03/2024	0.03%
IPLNZ 2.4% 31/08/2027	0.03%
CBAAU 6.86 11/09/32	0.03%
OCAX 3.3% 13/09/2028	0.02%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.02%
Kainga Ora 12/06/2025 3.36%	0.02%
NZLGFA 3.50% 14/04/2033	0.02%
TRGROP 3.532% 10/05/2026	0.02%
NZLGFA 2.75% 15/04/2025	0.02%

CENNZ 5.62% 06/04/2029	0.02%
CNUNZ 4.35% 06/12/2028	0.02%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.02%
KIWI 2.36% 11/12/2030	0.02%
PCT 5.25% 05/09/2028	0.02%
NZLGFA 1.5% 15/04/2026	0.02%
CBAAU F 11/09/32	0.02%
Verdi Social Housing 01/03/27 4.27%	0.02%
MCYNZ 5.73% 13/05/2052	0.02%
NAB % 03/08/2032	0.02%
Lumine Group Inc	0.02%
IFTNZ 5.93% 15/06/2030	0.02%
ANZ 6.405 20/09/34	0.02%
MERINZ 5.91% 20/09/2028	0.02%
VCTNZ 1.575% 06/10/2026	0.01%
AVANZ NFIX1BID + 100 15/12/2049	0.01%
SBS 4.32% 18/03/2027	0.01%
PFINZ 4.25% 01/10/2025	0.01%
CBA 4.75% 13/01/2026	0.01%
ARGNZ 2.9% 29/10/2026	0.01%
TPNZ 4.627% 16/09/2027	0.01%
SUMNZ 6.59% 09/03/2029	0.01%
KIWI 5.737% 19/10/2027	0.01%
NZ Govt Inflation Ind Bond 20/09/35	0.01%
WIANZ 4% 01/04/2030	0.01%
NZLGFA 1.5% 20/04/2029	0.01%
BZLNZ 5.536% 25/05/2028	0.01%
ANZNZ 5.22% 16/02/2028	0.01%
IFTNZ 3.6% 15/12/2027	0.01%
Kainga Ora 2.247% 05/10/2026	0.01%
MCYNZ 1.56% 14/09/2027	0.01%
AIANZ 5.67% 09/05/2028	0.01%
Verdi Social Housing 22/03/28 5.7075%	0.01%
WSTP 6.19% 16/09/2032	0.01%
ARVNZ 2.87% 22/02/2028	0.01%
TRPWR 4.977% 29/11/2028	0.01%
NAB 6.163% 09/03/2033	0.01%
Kainga Ora 15/10/2027 4.422%	0.01%
WIANZ 3.32% 24/09/2031	0.01%
MNWNZ 3.97% 22/02/2029	0.01%
MCYNZ 2.918% 17/11/2028	0.01%
ANZ 4.5% 31/03/2028	0.01%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.01%
ANZ % 31/03/2026	0.01%
OANZ 2.30% 19/10/2027	0.01%
CENNZ 5.82% 11/04/2028	0.01%
MCYNZ 3.60% 11/07/2049	0.01%

GBP Total Sundry Items	0.01%
MORTH 2021-2 A1	0.01%
ANZ 5.906% 12/08/2032	0.01%
NZLGFA 3% 15/05/2035	0.01%
Kainga Ora 3.42% 18/10/2028	0.01%
AUD Total Sundry Items	0.01%
NZ Govt Inflation Ind Bond 20/09/2030	0.01%
NZX 5.4% 20/06/2023	0.01%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.01%
GMTNZ 2.559% 04/09/2030	0.01%
NAB 4.2961% 25/11/2027	0.01%
ANZ 4.2% 31/03/2026	0.01%
ARGNZ 2.20% 27/10/2027	0.01%
MOVAC Growth Fund 6 LP	0.01%
ARGNZ 4% 27/03/2026	0.00%
MET 3.0% 30/09/2026	0.00%
Community Finance OCHT Bonds 6.08% 20/12/23	0.00%
WBC 4.8% 16/02/2028	0.00%
Community Finance OCHT Bonds 6.61% 20/12/23	0.00%
SPKNZ 4.37% 29/09/2028	0.00%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.00%
AUD Total Currency Contracts - AUEQ	0.00%
Community Finance OCHT Bonds 6.61% 20/12/23	0.00%
GMTNZ 4.54% 31/05/2024	0.00%
MORTH 2021-2 A2	0.00%
WBC 5.3% 11/11/2025	0.00%
Community Finance OCHT Bonds 6.37% 20/12/23	0.00%
IFT 3.35% 15/03/2026	0.00%
ANZ 2.999% 17/09/2031	0.00%
KPGNZ 6.24% 27/09/2029	0.00%
Fonterra Co-Op Subs 5.3% Perpetual	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.29%

Generate KiwiSaver Stepping Stones 36-45 Fund Asset**Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 36-45****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.72%
T Rowe Price Global Equity Fund	6.46%
Infratil Ltd	4.02%
Spark New Zealand Ltd	3.10%
Contact Energy Ltd	2.64%
Worldwide Healthcare Trust P	2.43%
Fisher & Paykel Healthcare Limited	2.10%
Berkshire Hathaway Inc	1.80%
Mercury NZ Limited	1.74%
Chorus Ltd	1.61%
Ebos Group Ltd	1.60%
Microsoft Corporation	1.41%
Apple Inc	1.34%
Visa Inc-Class A Shares	1.33%
UnitedHealth Group Inc	1.28%
European Opportunities Trust	1.24%
Meta Platforms Inc	1.19%
Arvida Group Limited	1.16%
Taiwan Semiconductor-SP ADR	1.07%
Vector Ltd	1.06%
Summerset Group Holdings Ltd	1.00%
Mainfreight Ltd	0.96%
iShares MSCI World Quality Dividend ESG UCITS ETF	0.92%
Amazon.Com Inc	0.89%
National Australia Bank Limited	0.88%
Mirvac Group	0.86%
Goodman Property Trust	0.86%
Cheniere Energy Inc	0.82%
BP Plc	0.76%
Pultegroup Inc	0.75%
Mastercard Inc-Class A	0.73%
Constellation Software Inc	0.71%
Meridian Energy Limited	0.68%
Nuveen ESG Large Cap Value ETF	0.68%
Franco-Nevada Corp	0.67%
Investore Property Limited	0.66%
EQT Corp	0.64%
Westpac Banking Corp	0.60%
IQVIA Holdings Inc	0.60%
Wal-Mart Stores Inc	0.59%

LVMH	0.58%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.57%
Thermo Fisher Scientific Inc	0.57%
Asml Holding Nv	0.57%
Alphabet Inc Class A	0.55%
AstraZeneca Plc	0.55%
Danaher Corp	0.53%
Merck & Co Inc	0.53%
SAB 2.30% 30/09/2025	0.51%
Waste Connections	0.51%
Precinct Properties NZ Ltd	0.50%
Willscot Mobile Mini	0.50%
Magellan Global Fund Closed Class	0.50%
Procter and Gamble CO/THE	0.50%
USD Total Cash at Bank	0.49%
Intercontinental Exchange Inc	0.49%
Oceania Healthcare Limited	0.47%
Atkore Inc	0.46%
Ryman Healthcare Ltd	0.45%
Kainga Ora 10/09/2035 1.534%	0.44%
Freightways Ltd	0.44%
Waste Management	0.43%
Salesforce	0.43%
Centuria Industrial Property 16/12/27 3.026%	0.42%
ConocoPhillips	0.42%
Contact Energy Capital Bonds 19/11/51	0.42%
HomeCo Daily Needs REIT	0.42%
Eli Lilly	0.41%
Diageo PLC (US)	0.41%
Costco	0.41%
Nike	0.40%
Agnico Eagle Mines Ltd	0.40%
IPLNZ 4.00% 25/02/2027	0.40%
Elim Education Impact Inv Trust	0.37%
S&P Global Inc	0.36%
Applied Materials Inc	0.35%
IAGAU 5.32% 15/06/2038	0.35%
AmerisourceBergen	0.34%
McKesson	0.34%
Republic Services	0.34%
Fortinet	0.34%
IFTNZ 3.35% 15/12/2026	0.34%
ASML Holding	0.34%
Kainga Ora 24/04/2030 2.183%	0.33%
Pepsi	0.33%
Berkshire Hathaway Inc-Cl B	0.33%
GENEPO 5.66% 09/06/2052	0.33%

Wheaton Precious Metals Ord Shs	0.32%
NZLGFA 2.25% 15/05/2031	0.31%
Property Income Fund Ltd	0.30%
PCT 2.85% 28/05/2027	0.29%
Alibaba Group Holding-Sp Adr	0.28%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.27%
TRGROP 4.533% 07/03/2024	0.27%
IPLNZ 2.4% 31/08/2027	0.26%
CBAAU 6.86 11/09/32	0.26%
Netflix Inc	0.26%
Kiwi Property Group Ltd	0.26%
Moodys	0.25%
OCAX 3.3% 13/09/2028	0.25%
Amphenol	0.25%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.25%
Goldman Sachs	0.25%
L'Oreal	0.25%
Kainga Ora 12/06/2025 3.36%	0.25%
The Coca Cola Company	0.25%
Palo Alto	0.25%
NZLGFA 3.50% 14/04/2033	0.25%
NVIDIA Corp	0.24%
Vinci	0.24%
Lam Research	0.24%
TRGROP 3.532% 10/05/2026	0.24%
NZLGFA 2.75% 15/04/2025	0.24%
Diageo Plc (UK)	0.24%
CENNZ 5.62% 06/04/2029	0.24%
JPMorgan Chase & Co	0.23%
CNUNZ 4.35% 06/12/2028	0.23%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.22%
KIWI 2.36% 11/12/2030	0.21%
PCT 5.25% 05/09/2028	0.21%
NZLGFA 1.5% 15/04/2026	0.20%
Skyline Healthcare Group	0.20%
CBAAU F 11/09/32	0.19%
NZD Total Currency Contracts - OSEQ	0.19%
Verdi Social Housing 01/03/27 4.27%	0.18%
MCYNZ 5.73% 13/05/2052	0.18%
NAB % 03/08/2032	0.18%
Intuitive Surgical Inc	0.18%
Novartis AG	0.18%
Western Alliance	0.17%
Manawa Energy	0.17%
Novo Nordisk - ADR	0.17%
IFTNZ 5.93% 15/06/2030	0.17%
BlackRock Inc	0.16%

Abbvie	0.16%
ANZ 6.405 20/09/34	0.16%
MERINZ 5.91% 20/09/2028	0.16%
Roche Holding Ag-Genusschein	0.16%
VCTNZ 1.575% 06/10/2026	0.14%
AVANZ NFIX1BID + 100 15/12/2049	0.14%
SBS 4.32% 18/03/2027	0.14%
PFINZ 4.25% 01/10/2025	0.14%
CBA 4.75% 13/01/2026	0.14%
ARGNZ 2.9% 29/10/2026	0.14%
TPNZ 4.627% 16/09/2027	0.14%
Auckland International Airport Limited	0.13%
SUMNZ 6.59% 09/03/2029	0.13%
KIWI 5.737% 19/10/2027	0.13%
NZ Govt Inflation Ind Bond 20/09/35	0.13%
WIANZ 4% 01/04/2030	0.12%
NZLGFA 1.5% 20/04/2029	0.12%
BZLNZ 5.536% 25/05/2028	0.12%
ANZNZ 5.22% 16/02/2028	0.12%
IFTNZ 3.6% 15/12/2027	0.12%
Kainga Ora 2.247% 05/10/2026	0.12%
AUD Total Cash at Bank	0.12%
MCYNZ 1.56% 14/09/2027	0.11%
AIANZ 5.67% 09/05/2028	0.11%
Verdi Social Housing 22/03/28 5.7075%	0.11%
WSTP 6.19% 16/09/2032	0.11%
ARVNZ 2.87% 22/02/2028	0.11%
TRPWR 4.977% 29/11/2028	0.10%
NAB 6.163% 09/03/2033	0.10%
Kainga Ora 15/10/2027 4.422%	0.10%
WIANZ 3.32% 24/09/2031	0.10%
MNWNZ 3.97% 22/02/2029	0.10%
MCYNZ 2.918% 17/11/2028	0.10%
ANZ 4.5% 31/03/2028	0.10%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.10%
Lululemon	0.09%
ANZ % 31/03/2026	0.09%
Air BnB	0.08%
KLA Corp	0.08%
Wyndham Hotels	0.08%
OCANZ 2.30% 19/10/2027	0.08%
CENNZ 5.82% 11/04/2028	0.08%
MCYNZ 3.60% 11/07/2049	0.08%
MORTH 2021-2 A1	0.08%
AUD Total Currency Contracts - OSEQ	0.07%
ANZ 5.906% 12/08/2032	0.07%
NZLGFA 3% 15/05/2035	0.07%

Kainga Ora 3.42% 18/10/2028	0.07%
NZ Govt Inflation Ind Bond 20/09/2030	0.07%
NZX 5.4% 20/06/2023	0.07%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.06%
GMTNZ 2.559% 04/09/2030	0.06%
My Food Bag Group LTD	0.05%
NAB 4.2961% 25/11/2027	0.05%
ANZ 4.2% 31/03/2026	0.05%
ARGNZ 2.20% 27/10/2027	0.05%
ARGNZ 4% 27/03/2026	0.05%
MET 3.0% 30/09/2026	0.04%
Community Finance OCHT Bonds 6.08% 20/12/23	0.04%
WBC 4.8% 16/02/2028	0.04%
Community Finance OCHT Bonds 6.61% 20/12/23	0.04%
SPKNZ 4.37% 29/09/2028	0.03%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.03%
AUD Total Currency Contracts - AUEQ	0.03%
Community Finance OCHT Bonds 6.61% 20/12/23	0.03%
GMTNZ 4.54% 31/05/2024	0.03%
MORTH 2021-2 A2	0.03%
WBC 5.3% 11/11/2025	0.03%
Community Finance OCHT Bonds 6.37% 20/12/23	0.02%
IFT 3.35% 15/03/2026	0.02%
ANZNZ 2.999% 17/09/2031	0.02%
KPGNZ 6.24% 27/09/2029	0.02%
Fonterra Co-Op Subs 5.3% Perpetual	0.02%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.01%
MOVAC Growth Fund 6 LP	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
NZD Total Sundry Items	-0.03%
USD Total Sundry Items	-0.21%

Generate KiwiSaver Stepping Stones 46-55 Fund Asset**Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 46-55****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.59%
T Rowe Price Global Equity Fund	4.22%
Infratil Ltd	3.79%
Spark New Zealand Ltd	2.92%
Contact Energy Ltd	2.49%
Fisher & Paykel Healthcare Limited	1.98%
Mercury NZ Limited	1.64%
Worldwide Healthcare Trust P	1.59%
Chorus Ltd	1.52%
Ebos Group Ltd	1.51%
SAB 2.30% 30/09/2025	1.21%
Berkshire Hathaway Inc	1.17%
Arvida Group Limited	1.10%
Kainga Ora 10/09/2035 1.534%	1.04%
Vector Ltd	1.00%
Centuria Industrial Property 16/12/27 3.026%	0.99%
Contact Energy Capital Bonds 19/11/51	0.98%
Summerset Group Holdings Ltd	0.94%
IPLNZ 4.00% 25/02/2027	0.94%
Mainfreight Ltd	0.90%
Elim Education Impact Inv Trust	0.88%
Microsoft Corporation	0.86%
National Australia Bank Limited	0.83%
IAGAU 5.32% 15/06/2038	0.82%
Mirvac Group	0.82%
Apple Inc	0.81%
European Opportunities Trust	0.81%
Goodman Property Trust	0.81%
Visa Inc-Class A Shares	0.81%
IFTNZ 3.35% 15/12/2026	0.79%
Kainga Ora 24/04/2030 2.183%	0.79%
UnitedHealth Group Inc	0.78%
GENEPO 5.66% 09/06/2052	0.77%
NZLGFA 2.25% 15/05/2031	0.73%
Meta Platforms Inc	0.72%
PCT 2.85% 28/05/2027	0.68%
Taiwan Semiconductor-SP ADR	0.65%
Meridian Energy Limited	0.64%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.63%
TRGROP 4.533% 07/03/2024	0.63%

Investore Property Limited	0.62%
IPLNZ 2.4% 31/08/2027	0.62%
CBAAU 6.86 11/09/32	0.61%
iShares MSCI World Quality Dividend ESG UCITS ETF	0.60%
OCAx 3.3% 13/09/2028	0.59%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.59%
Kainga Ora 12/06/2025 3.36%	0.59%
NZLGFA 3.50% 14/04/2033	0.58%
Westpac Banking Corp	0.57%
TRGROP 3.532% 10/05/2026	0.57%
NZLGFA 2.75% 15/04/2025	0.57%
CENNZ 5.62% 06/04/2029	0.56%
Amazon.Com Inc	0.54%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.54%
CNUNZ 4.35% 06/12/2028	0.54%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.53%
KIWI 2.36% 11/12/2030	0.51%
Cheniere Energy Inc	0.50%
PCT 5.25% 05/09/2028	0.48%
NZLGFA 1.5% 15/04/2026	0.48%
Precinct Properties NZ Ltd	0.48%
BP Plc	0.46%
Pultegroup Inc	0.46%
CBAAU F 11/09/32	0.45%
Mastercard Inc-Class A	0.45%
Oceania Healthcare Limited	0.44%
Nuveen ESG Large Cap Value ETF	0.44%
Verdi Social Housing 01/03/27 4.27%	0.44%
Constellation Software Inc	0.43%
MCYNZ 5.73% 13/05/2052	0.43%
Ryman Healthcare Ltd	0.42%
NAB % 03/08/2032	0.42%
Freightways Ltd	0.41%
Franco-Nevada Corp	0.41%
IFTNZ 5.93% 15/06/2030	0.40%
HomeCo Daily Needs REIT	0.39%
EQT Corp	0.39%
ANZ 6.405 20/09/34	0.39%
MERINZ 5.91% 20/09/2028	0.39%
IQVIA Holdings Inc	0.36%
Wal-Mart Stores Inc	0.36%
LVMH	0.35%
Thermo Fisher Scientific Inc	0.35%
Asml Holding Nv	0.35%
Alphabet Inc Class A	0.33%
AstraZeneca Plc	0.33%
VCTNZ 1.575% 06/10/2026	0.33%

AVANZ NFIX1BID + 100 15/12/2049	0.33%
SBS 4.32% 18/03/2027	0.33%
PFINZ 4.25% 01/10/2025	0.32%
Magellan Global Fund Closed Class	0.32%
Danaher Corp	0.32%
CBA 4.75% 13/01/2026	0.32%
Merck & Co Inc	0.32%
ARGNZ 2.9% 29/10/2026	0.32%
TPNZ 4.627% 16/09/2027	0.32%
Waste Connections	0.31%
SUMNZ 6.59% 09/03/2029	0.31%
KIWI 5.737% 19/10/2027	0.30%
Willscot Mobile Mini	0.30%
USD Total Cash at Bank	0.30%
Procter and Gamble CO/THE	0.30%
Intercontinental Exchange Inc	0.30%
NZ Govt Inflation Ind Bond 20/09/35	0.30%
WIANZ 4% 01/04/2030	0.29%
Property Income Fund Ltd	0.28%
NZLGFA 1.5% 20/04/2029	0.28%
BZLNZ 5.536% 25/05/2028	0.28%
ANZLNZ 5.22% 16/02/2028	0.28%
IFTNZ 3.6% 15/12/2027	0.28%
Atkore Inc	0.28%
Kainga Ora 2.247% 05/10/2026	0.28%
MCYNZ 1.56% 14/09/2027	0.27%
AIANZ 5.67% 09/05/2028	0.26%
Waste Management	0.26%
Verdi Social Housing 22/03/28 5.7075%	0.26%
Salesforce	0.26%
WSTP 6.19% 16/09/2032	0.26%
ConocoPhillips	0.25%
Eli Lilly	0.25%
ARVNZ 2.87% 22/02/2028	0.25%
Diageo PLC (US)	0.25%
TRPWR 4.977% 29/11/2028	0.25%
Costco	0.25%
Nike	0.25%
NAB 6.163% 09/03/2033	0.24%
Agnico Eagle Mines Ltd	0.24%
Kiwi Property Group Ltd	0.24%
Kainga Ora 15/10/2027 4.422%	0.24%
WIANZ 3.32% 24/09/2031	0.23%
MNWNZ 3.97% 22/02/2029	0.23%
MCYNZ 2.918% 17/11/2028	0.23%
ANZ 4.5% 31/03/2028	0.23%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.22%

ANZ % 31/03/2026	0.22%
S&P Global Inc	0.22%
Applied Materials Inc	0.21%
AmerisourceBergen	0.21%
McKesson	0.21%
Republic Services	0.20%
Fortinet	0.20%
ASML Holding	0.20%
Pepsi	0.20%
Berkshire Hathaway Inc-Cl B	0.20%
Wheaton Precious Metals Ord Shs	0.20%
OCANZ 2.30% 19/10/2027	0.19%
CENNZ 5.82% 11/04/2028	0.19%
MCYNZ 3.60% 11/07/2049	0.19%
Skyline Healthcare Group	0.19%
MORTH 2021-2 A1	0.18%
Alibaba Group Holding-Sp Adr	0.17%
ANZ 5.906% 12/08/2032	0.17%
NZLGFA 3% 15/05/2035	0.17%
Manawa Energy	0.16%
Kainga Ora 3.42% 18/10/2028	0.16%
NZ Govt Inflation Ind Bond 20/09/2030	0.16%
NZX 5.4% 20/06/2023	0.16%
Netflix Inc	0.16%
Moodys	0.15%
Amphenol	0.15%
Goldman Sachs	0.15%
L'Oreal	0.15%
The Coca Cola Company	0.15%
Palo Alto	0.15%
NVIDIA Corp	0.15%
Vinci	0.15%
Lam Research	0.15%
Diageo Plc (UK)	0.15%
JPMorgan Chase & Co	0.14%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.14%
GMTNZ 2.559% 04/09/2030	0.14%
NAB 4.2961% 25/11/2027	0.13%
Auckland International Airport Limited	0.13%
ANZ 4.2% 31/03/2026	0.13%
ARGNZ 2.20% 27/10/2027	0.12%
NZD Total Currency Contracts - OSEQ	0.12%
AUD Total Cash at Bank	0.11%
ARGNZ 4% 27/03/2026	0.11%
Intuitive Surgical Inc	0.11%
Novartis AG	0.11%
Western Alliance	0.10%

Novo Nordisk - ADR	0.10%
MET 3.0% 30/09/2026	0.10%
BlackRock Inc	0.10%
Abbvie	0.10%
AUD Total Currency Contracts - OSEQ	0.10%
Roche Holding Ag-Genusschein	0.10%
Community Finance OCHT Bonds 6.08% 20/12/23	0.09%
WBC 4.8% 16/02/2028	0.09%
Community Finance OCHT Bonds 6.61% 20/12/23	0.09%
SPKNZ 4.37% 29/09/2028	0.07%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.07%
AUD Total Currency Contracts - AUEQ	0.07%
Community Finance OCHT Bonds 6.61% 20/12/23	0.07%
GMTNZ 4.54% 31/05/2024	0.06%
MORTH 2021-2 A2	0.06%
WBC 5.3% 11/11/2025	0.06%
Lululemon	0.06%
Community Finance OCHT Bonds 6.37% 20/12/23	0.06%
IFT 3.35% 15/03/2026	0.05%
My Food Bag Group LTD	0.05%
Air BnB	0.05%
KLA Corp	0.05%
Wyndham Hotels	0.05%
ANZNZ 2.999% 17/09/2031	0.05%
KPGNZ 6.24% 27/09/2029	0.05%
Fonterra Co-Op Subs 5.3% Perpetual	0.04%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.00%
MOVAC Growth Fund 6 LP	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.13%
NZD Total Sundry Items	-0.18%

Generate KiwiSaver Stepping Stones 56-60 Fund Asset**Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 56 - 60****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.78%
Infratil Ltd	3.39%
Spark New Zealand Ltd	2.61%
Contact Energy Ltd	2.23%
T Rowe Price Global Equity Fund	2.11%
Fisher & Paykel Healthcare Limited	1.77%
SAB 2.30% 30/09/2025	1.55%
Mercury NZ Limited	1.47%
Chorus Ltd	1.36%
Ebos Group Ltd	1.35%
Kainga Ora 10/09/2035 1.534%	1.33%
Centuria Industrial Property 16/12/27 3.026%	1.26%
Contact Energy Capital Bonds 19/11/51	1.26%
IPLNZ 4.00% 25/02/2027	1.20%
Elim Education Impact Inv Trust	1.13%
IAGAU 5.32% 15/06/2038	1.04%
IFTNZ 3.35% 15/12/2026	1.01%
Kainga Ora 24/04/2030 2.183%	1.01%
GENEPO 5.66% 09/06/2052	0.99%
Arvida Group Limited	0.98%
NZLGFA 2.25% 15/05/2031	0.94%
Vector Ltd	0.90%
PCT 2.85% 28/05/2027	0.87%
Summerset Group Holdings Ltd	0.84%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.81%
TRGROP 4.533% 07/03/2024	0.81%
Mainfreight Ltd	0.81%
Worldwide Healthcare Trust P	0.79%
IPLNZ 2.4% 31/08/2027	0.79%
CBAAU 6.86 11/09/32	0.78%
Microsoft Corporation	0.77%
OCAX 3.3% 13/09/2028	0.75%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.75%
Kainga Ora 12/06/2025 3.36%	0.75%
NZLGFA 3.50% 14/04/2033	0.74%
National Australia Bank Limited	0.74%
Mirvac Group	0.73%
TRGROP 3.532% 10/05/2026	0.73%
NZLGFA 2.75% 15/04/2025	0.73%
Apple Inc	0.73%

Goodman Property Trust	0.73%
CENNZ 5.62% 06/04/2029	0.72%
Visa Inc-Class A Shares	0.72%
UnitedHealth Group Inc	0.69%
CNUNZ 4.35% 06/12/2028	0.69%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.68%
KIWI 2.36% 11/12/2030	0.65%
Meta Platforms Inc	0.64%
PCT 5.25% 05/09/2028	0.62%
NZLGFA 1.5% 15/04/2026	0.62%
Berkshire Hathaway Inc	0.59%
Taiwan Semiconductor-SP ADR	0.58%
CBAAU F 11/09/32	0.58%
Meridian Energy Limited	0.57%
Verdi Social Housing 01/03/27 4.27%	0.56%
Investore Property Limited	0.56%
MCYNZ 5.73% 13/05/2052	0.55%
NAB % 03/08/2032	0.54%
Westpac Banking Corp	0.51%
IFTNZ 5.93% 15/06/2030	0.51%
ANZ 6.405 20/09/34	0.49%
MERINZ 5.91% 20/09/2028	0.49%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.48%
Amazon.Com Inc	0.48%
Cheniere Energy Inc	0.45%
Precinct Properties NZ Ltd	0.43%
VCTNZ 1.575% 06/10/2026	0.42%
AVANZ NFIX1BID + 100 15/12/2049	0.42%
SBS 4.32% 18/03/2027	0.42%
PFINZ 4.25% 01/10/2025	0.42%
CBA 4.75% 13/01/2026	0.41%
ARGNZ 2.9% 29/10/2026	0.41%
BP Plc	0.41%
TPNZ 4.627% 16/09/2027	0.41%
Pultegroup Inc	0.41%
European Opportunities Trust	0.41%
Mastercard Inc-Class A	0.40%
Oceania Healthcare Limited	0.40%
SUMNZ 6.59% 09/03/2029	0.39%
KIWI 5.737% 19/10/2027	0.39%
Constellation Software Inc	0.39%
Ryman Healthcare Ltd	0.38%
NZ Govt Inflation Ind Bond 20/09/35	0.38%
Freightways Ltd	0.37%
Franco-Nevada Corp	0.37%
WIANZ 4% 01/04/2030	0.37%
NZLGFA 1.5% 20/04/2029	0.36%

BZLNZ 5.536% 25/05/2028	0.36%
ANZNZ 5.22% 16/02/2028	0.36%
IFTNZ 3.6% 15/12/2027	0.36%
Kainga Ora 2.247% 05/10/2026	0.36%
HomeCo Daily Needs REIT	0.35%
EQT Corp	0.35%
MCYNZ 1.56% 14/09/2027	0.34%
AIANZ 5.67% 09/05/2028	0.34%
Verdi Social Housing 22/03/28 5.7075%	0.33%
WSTP 6.19% 16/09/2032	0.33%
IQVIA Holdings Inc	0.33%
Wal-Mart Stores Inc	0.32%
ARVNZ 2.87% 22/02/2028	0.32%
TRPWR 4.977% 29/11/2028	0.32%
LVMH	0.32%
NAB 6.163% 09/03/2033	0.31%
Thermo Fisher Scientific Inc	0.31%
Asml Holding Nv	0.31%
Kainga Ora 15/10/2027 4.422%	0.30%
iShares MSCI World Quality Dividend ESG UCITS ETF	0.30%
Alphabet Inc Class A	0.30%
AstraZeneca Plc	0.30%
WIANZ 3.32% 24/09/2031	0.30%
MNWNZ 3.97% 22/02/2029	0.30%
MCYNZ 2.918% 17/11/2028	0.29%
ANZ 4.5% 31/03/2028	0.29%
Danaher Corp	0.29%
Merck & Co Inc	0.29%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.29%
ANZ % 31/03/2026	0.28%
Waste Connections	0.28%
Willscot Mobile Mini	0.27%
Procter and Gamble CO/THE	0.27%
Intercontinental Exchange Inc	0.26%
Property Income Fund Ltd	0.25%
Atkore Inc	0.25%
OANZ 2.30% 19/10/2027	0.25%
CENNZ 5.82% 11/04/2028	0.25%
MCYNZ 3.60% 11/07/2049	0.24%
USD Total Cash at Bank	0.24%
MORTH 2021-2 A1	0.24%
Waste Management	0.23%
Salesforce	0.23%
ConocoPhillips	0.23%
Eli Lilly	0.22%
Diageo PLC (US)	0.22%
Costco	0.22%

Nuveen ESG Large Cap Value ETF	0.22%
Nike	0.22%
Agnico Eagle Mines Ltd	0.22%
ANZ 5.906% 12/08/2032	0.22%
Kiwi Property Group Ltd	0.22%
NZLGFA 3% 15/05/2035	0.22%
Kainga Ora 3.42% 18/10/2028	0.21%
NZ Govt Inflation Ind Bond 20/09/2030	0.20%
NZX 5.4% 20/06/2023	0.20%
S&P Global Inc	0.20%
Applied Materials Inc	0.19%
AmerisourceBergen	0.18%
McKesson	0.18%
Republic Services	0.18%
Fortinet	0.18%
ASML Holding	0.18%
Pepsi	0.18%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.18%
Berkshire Hathaway Inc-Cl B	0.18%
GMTNZ 2.559% 04/09/2030	0.18%
Wheaton Precious Metals Ord Shs	0.18%
Skyline Healthcare Group	0.17%
NAB 4.2961% 25/11/2027	0.16%
Magellan Global Fund Closed Class	0.16%
ANZ 4.2% 31/03/2026	0.16%
ARGNZ 2.20% 27/10/2027	0.16%
Alibaba Group Holding-Sp Adr	0.15%
Manawa Energy	0.14%
ARGNZ 4% 27/03/2026	0.14%
Netflix Inc	0.14%
Moodys	0.14%
Amphenol	0.14%
Goldman Sachs	0.14%
L'Oreal	0.14%
The Coca Cola Company	0.13%
Palo Alto	0.13%
NVIDIA Corp	0.13%
Vinci	0.13%
Lam Research	0.13%
MET 3.0% 30/09/2026	0.13%
Diageo Plc (UK)	0.13%
JPMorgan Chase & Co	0.13%
Community Finance OCHT Bonds 6.08% 20/12/23	0.12%
WBC 4.8% 16/02/2028	0.11%
Community Finance OCHT Bonds 6.61% 20/12/23	0.11%
Auckland International Airport Limited	0.11%
AUD Total Currency Contracts - OSEQ	0.11%

AUD Total Cash at Bank	0.10%
Intuitive Surgical Inc	0.10%
Novartis AG	0.10%
Western Alliance	0.09%
SPKNZ 4.37% 29/09/2028	0.09%
Novo Nordisk - ADR	0.09%
NZD Total Currency Contracts - OSEQ	0.09%
BlackRock Inc	0.09%
Abbvie	0.09%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.09%
Roche Holding Ag-Genusschein	0.09%
AUD Total Currency Contracts - AUEQ	0.09%
Community Finance OCHT Bonds 6.61% 20/12/23	0.09%
GMTNZ 4.54% 31/05/2024	0.08%
MORTH 2021-2 A2	0.08%
WBC 5.3% 11/11/2025	0.08%
Community Finance OCHT Bonds 6.37% 20/12/23	0.07%
IFT 3.35% 15/03/2026	0.07%
ANZLN 2.999% 17/09/2031	0.06%
KPGNZ 6.24% 27/09/2029	0.06%
Fonterra Co-Op Subs 5.3% Perpetual	0.06%
Lululemon	0.05%
My Food Bag Group LTD	0.05%
Air BnB	0.04%
KLA Corp	0.04%
Wyndham Hotels	0.04%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.00%
MOVAC Growth Fund 6 LP	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.12%
NZD Total Sundry Items	-0.26%

Generate KiwiSaver Stepping Stones 61-64 Fund Asset Allocation

Offer name

Generate KiwiSaver Scheme

Fund name

Stepping Stones 61 - 64

Period disclosure applies

31/03/2023

Asset name	% of fund net assets
NZD Total Cash at Bank	8.97%
Infratil Ltd	2.99%
Spark New Zealand Ltd	2.31%
Contact Energy Ltd	1.97%
SAB 2.30% 30/09/2025	1.89%
Kainga Ora 10/09/2035 1.534%	1.62%
Fisher & Paykel Healthcare Limited	1.56%
Centuria Industrial Property 16/12/27 3.026%	1.54%
Contact Energy Capital Bonds 19/11/51	1.53%
IPLNZ 4.00% 25/02/2027	1.46%
Elim Education Impact Inv Trust	1.38%
Mercury NZ Limited	1.30%
IAGAU 5.32% 15/06/2038	1.27%
IFTNZ 3.35% 15/12/2026	1.24%
Kainga Ora 24/04/2030 2.183%	1.22%
GENEPO 5.66% 09/06/2052	1.20%
Chorus Ltd	1.20%
Ebos Group Ltd	1.19%
NZLGFA 2.25% 15/05/2031	1.14%
PCT 2.85% 28/05/2027	1.06%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.99%
TRGROP 4.533% 07/03/2024	0.99%
IPLNZ 2.4% 31/08/2027	0.96%
CBAAU 6.86 11/09/32	0.95%
OCAX 3.3% 13/09/2028	0.92%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.92%
Kainga Ora 12/06/2025 3.36%	0.91%
NZLGFA 3.50% 14/04/2033	0.90%
TRGROP 3.532% 10/05/2026	0.89%
NZLGFA 2.75% 15/04/2025	0.89%
CENNZ 5.62% 06/04/2029	0.88%
Arvida Group Limited	0.86%
CNUNZ 4.35% 06/12/2028	0.84%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.83%
Vector Ltd	0.79%
KIWI 2.36% 11/12/2030	0.79%
PCT 5.25% 05/09/2028	0.75%
NZLGFA 1.5% 15/04/2026	0.75%
Summerset Group Holdings Ltd	0.74%
Mainfreight Ltd	0.71%

CBAAU F 11/09/32	0.71%
Verdi Social Housing 01/03/27 4.27%	0.68%
Microsoft Corporation	0.68%
MCYNZ 5.73% 13/05/2052	0.67%
NAB % 03/08/2032	0.66%
National Australia Bank Limited	0.65%
Mirvac Group	0.64%
Goodman Property Trust	0.64%
Apple Inc	0.64%
Visa Inc-Class A Shares	0.64%
IFTNZ 5.93% 15/06/2030	0.62%
UnitedHealth Group Inc	0.61%
ANZ 6.405 20/09/34	0.60%
MERINZ 5.91% 20/09/2028	0.60%
Meta Platforms Inc	0.57%
VCTNZ 1.575% 06/10/2026	0.52%
AVANZ NFIX1BID + 100 15/12/2049	0.52%
Taiwan Semiconductor-SP ADR	0.51%
SBS 4.32% 18/03/2027	0.51%
PFINZ 4.25% 01/10/2025	0.51%
Meridian Energy Limited	0.50%
CBA 4.75% 13/01/2026	0.50%
ARGNZ 2.9% 29/10/2026	0.50%
TPNZ 4.627% 16/09/2027	0.50%
Investore Property Limited	0.49%
SUMNZ 6.59% 09/03/2029	0.48%
KIWI 5.737% 19/10/2027	0.47%
NZ Govt Inflation Ind Bond 20/09/35	0.46%
Westpac Banking Corp	0.45%
WIANZ 4% 01/04/2030	0.45%
NZLGFA 1.5% 20/04/2029	0.44%
BZLNZ 5.536% 25/05/2028	0.44%
ANZNZ 5.22% 16/02/2028	0.44%
IFTNZ 3.6% 15/12/2027	0.43%
Kainga Ora 2.247% 05/10/2026	0.43%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.43%
Amazon.Com Inc	0.43%
MCYNZ 1.56% 14/09/2027	0.42%
AIANZ 5.67% 09/05/2028	0.41%
Verdi Social Housing 22/03/28 5.7075%	0.41%
WSTP 6.19% 16/09/2032	0.40%
Cheniere Energy Inc	0.39%
ARVNZ 2.87% 22/02/2028	0.39%
TRPWR 4.977% 29/11/2028	0.39%
NAB 6.163% 09/03/2033	0.38%
Precinct Properties NZ Ltd	0.38%
Kainga Ora 15/10/2027 4.422%	0.37%

BP Plc	0.36%
WIANZ 3.32% 24/09/2031	0.36%
MNWNZ 3.97% 22/02/2029	0.36%
Pultegroup Inc	0.36%
MCYNZ 2.918% 17/11/2028	0.36%
ANZ 4.5% 31/03/2028	0.35%
Mastercard Inc-Class A	0.35%
Oceania Healthcare Limited	0.35%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.35%
ANZ % 31/03/2026	0.34%
Constellation Software Inc	0.34%
Ryman Healthcare Ltd	0.34%
Freightways Ltd	0.33%
Franco-Nevada Corp	0.32%
HomeCo Daily Needs REIT	0.31%
EQT Corp	0.30%
OCANZ 2.30% 19/10/2027	0.30%
CENNZ 5.82% 11/04/2028	0.30%
MCYNZ 3.60% 11/07/2049	0.30%
MORTH 2021-2 A1	0.29%
IQVIA Holdings Inc	0.29%
Wal-Mart Stores Inc	0.28%
LVMH	0.28%
Thermo Fisher Scientific Inc	0.27%
Asml Holding Nv	0.27%
ANZ 5.906% 12/08/2032	0.27%
NZLGFA 3% 15/05/2035	0.26%
Alphabet Inc Class A	0.26%
AstraZeneca Plc	0.26%
Danaher Corp	0.25%
Merck & Co Inc	0.25%
Kainga Ora 3.42% 18/10/2028	0.25%
NZ Govt Inflation Ind Bond 20/09/2030	0.25%
NZX 5.4% 20/06/2023	0.25%
Waste Connections	0.24%
Willscot Mobile Mini	0.24%
Procter and Gamble CO/THE	0.24%
Intercontinental Exchange Inc	0.23%
Property Income Fund Ltd	0.22%
Atkore Inc	0.22%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.22%
GMTNZ 2.559% 04/09/2030	0.22%
Waste Management	0.21%
Salesforce	0.20%
ConocoPhillips	0.20%
NAB 4.2961% 25/11/2027	0.20%
Eli Lilly	0.20%

ANZ 4.2% 31/03/2026	0.20%
Diageo PLC (US)	0.20%
Costco	0.19%
Nike	0.19%
ARGNZ 2.20% 27/10/2027	0.19%
Agnico Eagle Mines Ltd	0.19%
Kiwi Property Group Ltd	0.19%
USD Total Cash at Bank	0.18%
ARGNZ 4% 27/03/2026	0.17%
S&P Global Inc	0.17%
Applied Materials Inc	0.17%
AmerisourceBergen	0.16%
McKesson	0.16%
Republic Services	0.16%
Fortinet	0.16%
ASML Holding	0.16%
MET 3.0% 30/09/2026	0.16%
Pepsi	0.16%
Berkshire Hathaway Inc-Cl B	0.16%
Wheaton Precious Metals Ord Shs	0.15%
Skyline Healthcare Group	0.15%
Community Finance OCHT Bonds 6.08% 20/12/23	0.15%
WBC 4.8% 16/02/2028	0.14%
Community Finance OCHT Bonds 6.61% 20/12/23	0.14%
Alibaba Group Holding-Sp Adr	0.14%
Manawa Energy	0.13%
Netflix Inc	0.12%
Moodys	0.12%
Amphenol	0.12%
Goldman Sachs	0.12%
L'Oreal	0.12%
AUD Total Currency Contracts - OSEQ	0.12%
The Coca Cola Company	0.12%
Palo Alto	0.12%
NVIDIA Corp	0.12%
Vinci	0.12%
Lam Research	0.12%
Diageo Plc (UK)	0.11%
SPKNZ 4.37% 29/09/2028	0.11%
JPMorgan Chase & Co	0.11%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.11%
AUD Total Currency Contracts - AUEQ	0.11%
Community Finance OCHT Bonds 6.61% 20/12/23	0.10%
GMTNZ 4.54% 31/05/2024	0.10%
Auckland International Airport Limited	0.10%
MORTH 2021-2 A2	0.09%
WBC 5.3% 11/11/2025	0.09%

AUD Total Cash at Bank	0.09%
Community Finance OCHT Bonds 6.37% 20/12/23	0.09%
Intuitive Surgical Inc	0.09%
Novartis AG	0.09%
IFT 3.35% 15/03/2026	0.08%
Western Alliance	0.08%
Novo Nordisk - ADR	0.08%
BlackRock Inc	0.08%
Abbvie	0.08%
Roche Holding Ag-Genusschein	0.08%
ANZ 2.999% 17/09/2031	0.08%
KPGNZ 6.24% 27/09/2029	0.07%
Fonterra Co-Op Subs 5.3% Perpetual	0.07%
NZD Total Currency Contracts - OSEQ	0.06%
Lululemon	0.05%
My Food Bag Group LTD	0.04%
Air BnB	0.04%
KLA Corp	0.04%
Wyndham Hotels	0.04%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.10%
NZD Total Sundry Items	-0.34%

Generate KiwiSaver Stepping Stones 65-75 Fund Asset Allocation

Offer name

Generate KiwiSaver Scheme

Fund name

Stepping Stones 65-75

Period disclosure applies

31/03/2023

Asset name	% of fund net assets
NZD Total Cash at Bank	9.03%
Infratil Ltd	2.32%
SAB 2.30% 30/09/2025	2.24%
Kainga Ora 10/09/2035 1.534%	1.92%
Centuria Industrial Property 16/12/27 3.026%	1.82%
Contact Energy Capital Bonds 19/11/51	1.82%
Spark New Zealand Ltd	1.79%
IPLNZ 4.00% 25/02/2027	1.73%
Elim Education Impact Inv Trust	1.63%
Contact Energy Ltd	1.53%
IAGAU 5.32% 15/06/2038	1.51%
IFTNZ 3.35% 15/12/2026	1.46%
Kainga Ora 24/04/2030 2.183%	1.45%
GENEPO 5.66% 09/06/2052	1.43%
NZLGFA 2.25% 15/05/2031	1.35%
PCT 2.85% 28/05/2027	1.25%
Fisher & Paykel Healthcare Limited	1.21%
GMT Bond Issuer 20/12/27 3.656%; BBB+	1.17%
TRGROP 4.533% 07/03/2024	1.17%
IPLNZ 2.4% 31/08/2027	1.14%
CBAAU 6.86 11/09/32	1.13%
OCAX 3.3% 13/09/2028	1.09%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	1.09%
Kainga Ora 12/06/2025 3.36%	1.08%
NZLGFA 3.50% 14/04/2033	1.07%
TRGROP 3.532% 10/05/2026	1.05%
NZLGFA 2.75% 15/04/2025	1.05%
CENNZ 5.62% 06/04/2029	1.04%
Mercury NZ Limited	1.01%
CNUNZ 4.35% 06/12/2028	0.99%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.98%
KIWI 2.36% 11/12/2030	0.93%
Chorus Ltd	0.93%
Ebos Group Ltd	0.92%
PCT 5.25% 05/09/2028	0.89%
NZLGFA 1.5% 15/04/2026	0.89%
CBAAU F 11/09/32	0.84%
Verdi Social Housing 01/03/27 4.27%	0.81%
MCYNZ 5.73% 13/05/2052	0.79%
NAB % 03/08/2032	0.78%

IFTNZ 5.93% 15/06/2030	0.73%
ANZ 6.405 20/09/34	0.71%
MERINZ 5.91% 20/09/2028	0.71%
Arvida Group Limited	0.67%
Vector Ltd	0.61%
VCTNZ 1.575% 06/10/2026	0.61%
AVANZ NFIX1BID + 100 15/12/2049	0.61%
SBS 4.32% 18/03/2027	0.60%
PFINZ 4.25% 01/10/2025	0.60%
CBA 4.75% 13/01/2026	0.60%
ARGNZ 2.9% 29/10/2026	0.59%
TPNZ 4.627% 16/09/2027	0.59%
Summerset Group Holdings Ltd	0.58%
SUMNZ 6.59% 09/03/2029	0.57%
KIWI 5.737% 19/10/2027	0.56%
Mainfreight Ltd	0.55%
NZ Govt Inflation Ind Bond 20/09/35	0.55%
WIANZ 4% 01/04/2030	0.53%
NZLGFA 1.5% 20/04/2029	0.52%
BZLNZ 5.536% 25/05/2028	0.52%
ANZNZ 5.22% 16/02/2028	0.52%
IFTNZ 3.6% 15/12/2027	0.51%
Kainga Ora 2.247% 05/10/2026	0.51%
National Australia Bank Limited	0.51%
Mirvac Group	0.50%
MCYNZ 1.56% 14/09/2027	0.50%
Goodman Property Trust	0.50%
AIANZ 5.67% 09/05/2028	0.49%
Verdi Social Housing 22/03/28 5.7075%	0.48%
WSTP 6.19% 16/09/2032	0.47%
Microsoft Corporation	0.47%
ARVNZ 2.87% 22/02/2028	0.46%
TRPWR 4.977% 29/11/2028	0.46%
NAB 6.163% 09/03/2033	0.45%
Apple Inc	0.44%
Visa Inc-Class A Shares	0.44%
Kainga Ora 15/10/2027 4.422%	0.44%
WIANZ 3.32% 24/09/2031	0.43%
MNWNZ 3.97% 22/02/2029	0.43%
MCYNZ 2.918% 17/11/2028	0.42%
UnitedHealth Group Inc	0.42%
ANZ 4.5% 31/03/2028	0.42%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.41%
ANZ % 31/03/2026	0.41%
Meridian Energy Limited	0.39%
Meta Platforms Inc	0.39%
Investore Property Limited	0.38%

O CANZ 2.30% 19/10/2027	0.36%
CENNZ 5.82% 11/04/2028	0.36%
Taiwan Semiconductor-SP ADR	0.35%
MCYNZ 3.60% 11/07/2049	0.35%
Westpac Banking Corp	0.35%
MORTH 2021-2 A1	0.34%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.33%
ANZ 5.906% 12/08/2032	0.31%
NZLGFA 3% 15/05/2035	0.31%
Kainga Ora 3.42% 18/10/2028	0.30%
Amazon.Com Inc	0.29%
NZ Govt Inflation Ind Bond 20/09/2030	0.29%
Precinct Properties NZ Ltd	0.29%
NZX 5.4% 20/06/2023	0.29%
Oceania Healthcare Limited	0.27%
Cheniere Energy Inc	0.27%
Ryman Healthcare Ltd	0.26%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.26%
GMTNZ 2.559% 04/09/2030	0.25%
Freightways Ltd	0.25%
BP Plc	0.25%
Pultegroup Inc	0.25%
Mastercard Inc-Class A	0.24%
HomeCo Daily Needs REIT	0.24%
NAB 4.2961% 25/11/2027	0.24%
Constellation Software Inc	0.23%
ANZ 4.2% 31/03/2026	0.23%
ARGNZ 2.20% 27/10/2027	0.23%
Franco-Nevada Corp	0.22%
EQT Corp	0.21%
ARGNZ 4% 27/03/2026	0.21%
IQVIA Holdings Inc	0.20%
Wal-Mart Stores Inc	0.19%
LVMH	0.19%
MET 3.0% 30/09/2026	0.19%
Thermo Fisher Scientific Inc	0.19%
Asml Holding Nv	0.19%
Alphabet Inc Class A	0.18%
AstraZeneca Plc	0.18%
Danaher Corp	0.17%
Merck & Co Inc	0.17%
Community Finance OCHT Bonds 6.08% 20/12/23	0.17%
Property Income Fund Ltd	0.17%
Waste Connections	0.17%
WBC 4.8% 16/02/2028	0.17%
Community Finance OCHT Bonds 6.61% 20/12/23	0.16%
Willscot Mobile Mini	0.16%

Procter and Gamble CO/THE	0.16%
Intercontinental Exchange Inc	0.16%
Atkore Inc	0.15%
Kiwi Property Group Ltd	0.15%
Waste Management	0.14%
Salesforce	0.14%
ConocoPhillips	0.14%
Eli Lilly	0.14%
SPKNZ 4.37% 29/09/2028	0.13%
Diageo PLC (US)	0.13%
Costco	0.13%
Nike	0.13%
Agnico Eagle Mines Ltd	0.13%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.13%
AUD Total Currency Contracts - AUEQ	0.13%
AUD Total Currency Contracts - OSEQ	0.13%
Community Finance OCHT Bonds 6.61% 20/12/23	0.12%
USD Total Cash at Bank	0.12%
GMTNZ 4.54% 31/05/2024	0.12%
S&P Global Inc	0.12%
Skyline Healthcare Group	0.12%
Applied Materials Inc	0.12%
MORTH 2021-2 A2	0.11%
AmerisourceBergen	0.11%
McKesson	0.11%
Republic Services	0.11%
WBC 5.3% 11/11/2025	0.11%
Fortinet	0.11%
ASML Holding	0.11%
Pepsi	0.11%
Berkshire Hathaway Inc-Cl B	0.11%
Wheaton Precious Metals Ord Shs	0.11%
Community Finance OCHT Bonds 6.37% 20/12/23	0.10%
IFT 3.35% 15/03/2026	0.10%
Manawa Energy	0.10%
Alibaba Group Holding-Sp Adr	0.09%
ANZLN 2.999% 17/09/2031	0.09%
KPGNZ 6.24% 27/09/2029	0.09%
Netflix Inc	0.09%
Moodys	0.08%
Amphenol	0.08%
Goldman Sachs	0.08%
L'Oreal	0.08%
The Coca Cola Company	0.08%
Palo Alto	0.08%
NVIDIA Corp	0.08%
Vinci	0.08%

Lam Research	0.08%
Fonterra Co-Op Subs 5.3% Perpetual	0.08%
Diageo Plc (UK)	0.08%
JPMorgan Chase & Co	0.08%
Auckland International Airport Limited	0.08%
AUD Total Cash at Bank	0.07%
Intuitive Surgical Inc	0.06%
Novartis AG	0.06%
Western Alliance	0.06%
Novo Nordisk - ADR	0.06%
BlackRock Inc	0.05%
Abbvie	0.05%
Roche Holding Ag-Genusschein	0.05%
NZD Total Currency Contracts - OSEQ	0.04%
My Food Bag Group LTD	0.03%
Lululemon	0.03%
Air BnB	0.03%
KLA Corp	0.03%
Wyndham Hotels	0.03%
AUD Total Sundry Items	0.00%
Lumine Group Inc	0.00%
GBP Total Sundry Items	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.07%
NZD Total Sundry Items	-0.44%

Generate KiwiSaver Stepping Stones 76+ Fund Asset Allocation

Offer name

Generate KiwiSaver Scheme

Fund name

Stepping Stones 76+

Period disclosure applies

31/03/2023

Asset name	% of fund net assets
NZD Total Cash at Bank	9.09%
SAB 2.30% 30/09/2025	2.59%
Kainga Ora 10/09/2035 1.534%	2.22%
Centuria Industrial Property 16/12/27 3.026%	2.10%
Contact Energy Capital Bonds 19/11/51	2.10%
IPLNZ 4.00% 25/02/2027	2.00%
Elim Education Impact Inv Trust	1.88%
IAGAU 5.32% 15/06/2038	1.74%
IFTNZ 3.35% 15/12/2026	1.69%
Kainga Ora 24/04/2030 2.183%	1.68%
GENEPO 5.66% 09/06/2052	1.65%
Infratil Ltd	1.65%
NZLGFA 2.25% 15/05/2031	1.56%
PCT 2.85% 28/05/2027	1.45%
GMT Bond Issuer 20/12/27 3.656%; BBB+	1.36%
TRGROP 4.533% 07/03/2024	1.35%
IPLNZ 2.4% 31/08/2027	1.32%
CBAAU 6.86 11/09/32	1.31%
Spark New Zealand Ltd	1.27%
OCAX 3.3% 13/09/2028	1.26%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	1.26%
Kainga Ora 12/06/2025 3.36%	1.25%
NZLGFA 3.50% 14/04/2033	1.24%
TRGROP 3.532% 10/05/2026	1.21%
NZLGFA 2.75% 15/04/2025	1.21%
CENNZ 5.62% 06/04/2029	1.20%
CNUNZ 4.35% 06/12/2028	1.15%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	1.13%
Contact Energy Ltd	1.08%
KIWI 2.36% 11/12/2030	1.08%
PCT 5.25% 05/09/2028	1.03%
NZLGFA 1.5% 15/04/2026	1.03%
CBAAU F 11/09/32	0.97%
Verdi Social Housing 01/03/27 4.27%	0.93%
MCYNZ 5.73% 13/05/2052	0.91%
NAB % 03/08/2032	0.90%
Fisher & Paykel Healthcare Limited	0.86%
IFTNZ 5.93% 15/06/2030	0.85%
ANZ 6.405 20/09/34	0.82%
MERINZ 5.91% 20/09/2028	0.82%

Mercury NZ Limited	0.71%
VCTNZ 1.575% 06/10/2026	0.71%
AVANZ NFIX1BID + 100 15/12/2049	0.71%
SBS 4.32% 18/03/2027	0.69%
PFINZ 4.25% 01/10/2025	0.69%
CBA 4.75% 13/01/2026	0.69%
ARGNZ 2.9% 29/10/2026	0.69%
TPNZ 4.627% 16/09/2027	0.68%
Chorus Ltd	0.66%
Ebos Group Ltd	0.66%
SUMNZ 6.59% 09/03/2029	0.66%
KIWI 5.737% 19/10/2027	0.65%
NZ Govt Inflation Ind Bond 20/09/35	0.63%
WIANZ 4% 01/04/2030	0.61%
NZLGFA 1.5% 20/04/2029	0.60%
BZLNZ 5.536% 25/05/2028	0.60%
ANZLNZ 5.22% 16/02/2028	0.60%
IFTNZ 3.6% 15/12/2027	0.59%
Kainga Ora 2.247% 05/10/2026	0.59%
MCYNZ 1.56% 14/09/2027	0.57%
AIANZ 5.67% 09/05/2028	0.56%
Verdi Social Housing 22/03/28 5.7075%	0.56%
WSTP 6.19% 16/09/2032	0.55%
ARVNZ 2.87% 22/02/2028	0.53%
TRPWR 4.977% 29/11/2028	0.53%
NAB 6.163% 09/03/2033	0.52%
Kainga Ora 15/10/2027 4.422%	0.50%
WIANZ 3.32% 24/09/2031	0.49%
MNWNZ 3.97% 22/02/2029	0.49%
MCYNZ 2.918% 17/11/2028	0.49%
ANZ 4.5% 31/03/2028	0.48%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.48%
Arvida Group Limited	0.48%
ANZ % 31/03/2026	0.47%
Vector Ltd	0.44%
O CANZ 2.30% 19/10/2027	0.41%
CENNZ 5.82% 11/04/2028	0.41%
Summerset Group Holdings Ltd	0.41%
MCYNZ 3.60% 11/07/2049	0.41%
MORTH 2021-2 A1	0.39%
Mainfreight Ltd	0.39%
ANZ 5.906% 12/08/2032	0.36%
National Australia Bank Limited	0.36%
NZLGFA 3% 15/05/2035	0.36%
Mirvac Group	0.35%
Goodman Property Trust	0.35%
Kainga Ora 3.42% 18/10/2028	0.34%

NZ Govt Inflation Ind Bond 20/09/2030	0.34%
NZX 5.4% 20/06/2023	0.34%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.30%
GMTNZ 2.559% 04/09/2030	0.29%
Meridian Energy Limited	0.28%
NAB 4.2961% 25/11/2027	0.27%
Investore Property Limited	0.27%
ANZ 4.2% 31/03/2026	0.27%
ARGNZ 2.20% 27/10/2027	0.26%
Microsoft Corporation	0.25%
Westpac Banking Corp	0.25%
Apple Inc	0.24%
Visa Inc-Class A Shares	0.24%
ARGNZ 4% 27/03/2026	0.24%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.24%
UnitedHealth Group Inc	0.23%
MET 3.0% 30/09/2026	0.22%
Meta Platforms Inc	0.21%
Precinct Properties NZ Ltd	0.21%
Community Finance OCHT Bonds 6.08% 20/12/23	0.20%
Taiwan Semiconductor-SP ADR	0.19%
Oceania Healthcare Limited	0.19%
WBC 4.8% 16/02/2028	0.19%
Community Finance OCHT Bonds 6.61% 20/12/23	0.19%
Ryman Healthcare Ltd	0.18%
Freightways Ltd	0.18%
HomeCo Daily Needs REIT	0.17%
Amazon.Com Inc	0.16%
SPKNZ 4.37% 29/09/2028	0.16%
Cheniere Energy Inc	0.15%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.15%
AUD Total Currency Contracts - AUEQ	0.15%
Community Finance OCHT Bonds 6.61% 20/12/23	0.14%
GMTNZ 4.54% 31/05/2024	0.14%
BP Plc	0.14%
Pultegroup Inc	0.14%
Mastercard Inc-Class A	0.13%
AUD Total Currency Contracts - OSEQ	0.13%
MORTH 2021-2 A2	0.13%
Constellation Software Inc	0.13%
WBC 5.3% 11/11/2025	0.13%
Property Income Fund Ltd	0.12%
Franco-Nevada Corp	0.12%
Community Finance OCHT Bonds 6.37% 20/12/23	0.12%
IFT 3.35% 15/03/2026	0.12%
EQT Corp	0.11%
IQVIA Holdings Inc	0.11%

Wal-Mart Stores Inc	0.11%
Kiwi Property Group Ltd	0.11%
LVMH	0.10%
Thermo Fisher Scientific Inc	0.10%
ANZNZ 2.999% 17/09/2031	0.10%
Asml Holding Nv	0.10%
KPGNZ 6.24% 27/09/2029	0.10%
Alphabet Inc Class A	0.10%
AstraZeneca Plc	0.10%
Danaher Corp	0.10%
Merck & Co Inc	0.10%
Fonterra Co-Op Subs 5.3% Perpetual	0.09%
Waste Connections	0.09%
Willscot Mobile Mini	0.09%
Procter and Gamble CO/THE	0.09%
Intercontinental Exchange Inc	0.09%
Atkore Inc	0.08%
Skyline Healthcare Group	0.08%
Waste Management	0.08%
Salesforce	0.08%
ConocoPhillips	0.08%
Eli Lilly	0.07%
Diageo PLC (US)	0.07%
Costco	0.07%
Nike	0.07%
Agnico Eagle Mines Ltd	0.07%
Manawa Energy	0.07%
USD Total Cash at Bank	0.07%
S&P Global Inc	0.07%
Applied Materials Inc	0.06%
AmerisourceBergen	0.06%
McKesson	0.06%
Republic Services	0.06%
Fortinet	0.06%
ASML Holding	0.06%
Pepsi	0.06%
Berkshire Hathaway Inc-Cl B	0.06%
Wheaton Precious Metals Ord Shs	0.06%
Auckland International Airport Limited	0.05%
AUD Total Cash at Bank	0.05%
Alibaba Group Holding-Sp Adr	0.05%
Netflix Inc	0.05%
Moodys	0.05%
Amphenol	0.05%
Goldman Sachs	0.04%
L'Oreal	0.04%
The Coca Cola Company	0.04%

Palo Alto	0.04%
NVIDIA Corp	0.04%
Vinci	0.04%
Lam Research	0.04%
Diageo Plc (UK)	0.04%
JPMorgan Chase & Co	0.04%
Intuitive Surgical Inc	0.03%
Novartis AG	0.03%
Western Alliance	0.03%
Novo Nordisk - ADR	0.03%
BlackRock Inc	0.03%
Abbvie	0.03%
Roche Holding Ag-Genusschein	0.03%
NZD Total Currency Contracts - OSEQ	0.02%
My Food Bag Group LTD	0.02%
Lululemon	0.02%
Air BnB	0.01%
KLA Corp	0.01%
Wyndham Hotels	0.01%
AUD Total Sundry Items	0.00%
Lumine Group Inc	0.00%
GBP Total Sundry Items	0.00%
CAD Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.04%
NZD Total Sundry Items	-0.54%

Generate KiwiSaver Stepping Stones Growth 0-50 Fund**Asset Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 0-50****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	8.72%
NZD Total Cash at Bank	7.52%
Infratil Ltd	3.59%
Worldwide Healthcare Trust P	3.28%
Spark New Zealand Ltd	2.77%
Berkshire Hathaway Inc	2.43%
Contact Energy Ltd	2.36%
Microsoft Corporation	1.95%
Fisher & Paykel Healthcare Limited	1.88%
Apple Inc	1.84%
Visa Inc-Class A Shares	1.83%
UnitedHealth Group Inc	1.76%
European Opportunities Trust	1.68%
Meta Platforms Inc	1.63%
Mercury NZ Limited	1.56%
Taiwan Semiconductor-SP ADR	1.48%
Chorus Ltd	1.44%
Ebos Group Ltd	1.43%
iShares MSCI World Quality Dividend ESG UCITS ETF	1.25%
Amazon.Com Inc	1.23%
Cheniere Energy Inc	1.13%
BP Plc	1.04%
Arvida Group Limited	1.04%
Pultegroup Inc	1.03%
Mastercard Inc-Class A	1.01%
Constellation Software Inc	0.98%
Vector Ltd	0.95%
Franco-Nevada Corp	0.93%
Nuveen ESG Large Cap Value ETF	0.91%
Summerset Group Holdings Ltd	0.90%
EQT Corp	0.88%
Mainfreight Ltd	0.86%
IQVIA Holdings Inc	0.83%
Wal-Mart Stores Inc	0.81%
LVMH	0.80%
National Australia Bank Limited	0.79%
Thermo Fisher Scientific Inc	0.79%
Asml Holding Nv	0.78%
Mirvac Group	0.77%
Goodman Property Trust	0.77%

Alphabet Inc Class A	0.76%
AstraZeneca Plc	0.75%
Danaher Corp	0.73%
Merck & Co Inc	0.73%
Waste Connections	0.70%
Willscot Mobile Mini	0.69%
Procter and Gamble CO/THE	0.68%
Intercontinental Exchange Inc	0.67%
Magellan Global Fund Closed Class	0.67%
USD Total Cash at Bank	0.67%
Atkore Inc	0.63%
Meridian Energy Limited	0.61%
Waste Management	0.59%
Investore Property Limited	0.59%
Salesforce	0.59%
ConocoPhillips	0.57%
Eli Lilly	0.57%
Diageo PLC (US)	0.56%
Costco	0.56%
Nike	0.56%
Agnico Eagle Mines Ltd	0.55%
Westpac Banking Corp	0.54%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.51%
S&P Global Inc	0.50%
Applied Materials Inc	0.48%
AmerisourceBergen	0.47%
McKesson	0.47%
Republic Services	0.46%
Fortinet	0.46%
ASML Holding	0.46%
Pepsi	0.46%
Berkshire Hathaway Inc-Cl B	0.45%
Precinct Properties NZ Ltd	0.45%
Wheaton Precious Metals Ord Shs	0.45%
Oceania Healthcare Limited	0.42%
Ryman Healthcare Ltd	0.40%
Freightways Ltd	0.39%
Alibaba Group Holding-Sp Adr	0.39%
HomeCo Daily Needs REIT	0.37%
Netflix Inc	0.36%
Moodys	0.35%
Amphenol	0.34%
Goldman Sachs	0.34%
L'Oreal	0.34%
The Coca Cola Company	0.34%
Palo Alto	0.34%
NVIDIA Corp	0.34%

Vinci	0.34%
Lam Research	0.33%
Diageo Plc (UK)	0.33%
JPMorgan Chase & Co	0.32%
Property Income Fund Ltd	0.27%
NZD Total Currency Contracts - OSEQ	0.26%
Intuitive Surgical Inc	0.25%
Novartis AG	0.25%
Western Alliance	0.24%
Novo Nordisk - ADR	0.23%
Kiwi Property Group Ltd	0.23%
BlackRock Inc	0.23%
Abbvie	0.23%
Roche Holding Ag-Genusschein	0.22%
Skyline Healthcare Group	0.18%
Manawa Energy	0.15%
Lululemon	0.13%
Auckland International Airport Limited	0.12%
Air BnB	0.11%
KLA Corp	0.11%
Wyndham Hotels	0.11%
AUD Total Cash at Bank	0.10%
SAB 2.30% 30/09/2025	0.05%
NZD Total Sundry Items	0.05%
My Food Bag Group LTD	0.05%
AUD Total Currency Contracts - OSEQ	0.05%
Kainga Ora 10/09/2035 1.534%	0.04%
Centuria Industrial Property 16/12/27 3.026%	0.04%
Contact Energy Capital Bonds 19/11/51	0.04%
IPLNZ 4.00% 25/02/2027	0.04%
Elim Education Impact Inv Trust	0.04%
IAGAU 5.32% 15/06/2038	0.03%
IFTNZ 3.35% 15/12/2026	0.03%
Kainga Ora 24/04/2030 2.183%	0.03%
GENEPO 5.66% 09/06/2052	0.03%
NZLGFA 2.25% 15/05/2031	0.03%
PCT 2.85% 28/05/2027	0.03%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.03%
TRGROP 4.533% 07/03/2024	0.03%
IPLNZ 2.4% 31/08/2027	0.03%
CBAAU 6.86 11/09/32	0.03%
OCAX 3.3% 13/09/2028	0.02%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.02%
Kainga Ora 12/06/2025 3.36%	0.02%
NZLGFA 3.50% 14/04/2033	0.02%
TRGROP 3.532% 10/05/2026	0.02%
NZLGFA 2.75% 15/04/2025	0.02%

CENNZ 5.62% 06/04/2029	0.02%
CNUNZ 4.35% 06/12/2028	0.02%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.02%
KIWI 2.36% 11/12/2030	0.02%
PCT 5.25% 05/09/2028	0.02%
NZLGFA 1.5% 15/04/2026	0.02%
CBAAU F 11/09/32	0.02%
Verdi Social Housing 01/03/27 4.27%	0.02%
MCYNZ 5.73% 13/05/2052	0.02%
NAB % 03/08/2032	0.02%
Lumine Group Inc	0.02%
IFTNZ 5.93% 15/06/2030	0.02%
ANZ 6.405 20/09/34	0.02%
MERINZ 5.91% 20/09/2028	0.02%
VCTNZ 1.575% 06/10/2026	0.01%
AVANZ NFIX1BID + 100 15/12/2049	0.01%
SBS 4.32% 18/03/2027	0.01%
PFINZ 4.25% 01/10/2025	0.01%
CBA 4.75% 13/01/2026	0.01%
ARGNZ 2.9% 29/10/2026	0.01%
TPNZ 4.627% 16/09/2027	0.01%
SUMNZ 6.59% 09/03/2029	0.01%
KIWI 5.737% 19/10/2027	0.01%
NZ Govt Inflation Ind Bond 20/09/35	0.01%
WIANZ 4% 01/04/2030	0.01%
NZLGFA 1.5% 20/04/2029	0.01%
BZLNZ 5.536% 25/05/2028	0.01%
ANZNZ 5.22% 16/02/2028	0.01%
IFTNZ 3.6% 15/12/2027	0.01%
Kainga Ora 2.247% 05/10/2026	0.01%
MCYNZ 1.56% 14/09/2027	0.01%
AIANZ 5.67% 09/05/2028	0.01%
Verdi Social Housing 22/03/28 5.7075%	0.01%
WSTP 6.19% 16/09/2032	0.01%
ARVNZ 2.87% 22/02/2028	0.01%
TRPWR 4.977% 29/11/2028	0.01%
NAB 6.163% 09/03/2033	0.01%
Kainga Ora 15/10/2027 4.422%	0.01%
WIANZ 3.32% 24/09/2031	0.01%
MNWNZ 3.97% 22/02/2029	0.01%
MCYNZ 2.918% 17/11/2028	0.01%
ANZ 4.5% 31/03/2028	0.01%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.01%
ANZ % 31/03/2026	0.01%
OCANZ 2.30% 19/10/2027	0.01%
CENNZ 5.82% 11/04/2028	0.01%
MCYNZ 3.60% 11/07/2049	0.01%

GBP Total Sundry Items	0.01%
MORTH 2021-2 A1	0.01%
ANZ 5.906% 12/08/2032	0.01%
NZLGFA 3% 15/05/2035	0.01%
Kainga Ora 3.42% 18/10/2028	0.01%
AUD Total Sundry Items	0.01%
NZ Govt Inflation Ind Bond 20/09/2030	0.01%
NZX 5.4% 20/06/2023	0.01%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.01%
GMTNZ 2.559% 04/09/2030	0.01%
NAB 4.2961% 25/11/2027	0.01%
ANZ 4.2% 31/03/2026	0.01%
ARGNZ 2.20% 27/10/2027	0.01%
MOVAC Growth Fund 6 LP	0.01%
ARGNZ 4% 27/03/2026	0.00%
MET 3.0% 30/09/2026	0.00%
Community Finance OCHT Bonds 6.08% 20/12/23	0.00%
WBC 4.8% 16/02/2028	0.00%
Community Finance OCHT Bonds 6.61% 20/12/23	0.00%
SPKNZ 4.37% 29/09/2028	0.00%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.00%
AUD Total Currency Contracts - AUEQ	0.00%
Community Finance OCHT Bonds 6.61% 20/12/23	0.00%
GMTNZ 4.54% 31/05/2024	0.00%
MORTH 2021-2 A2	0.00%
WBC 5.3% 11/11/2025	0.00%
Community Finance OCHT Bonds 6.37% 20/12/23	0.00%
IFT 3.35% 15/03/2026	0.00%
ANZ 2.999% 17/09/2031	0.00%
KPGNZ 6.24% 27/09/2029	0.00%
Fonterra Co-Op Subs 5.3% Perpetual	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.29%

Generate KiwiSaver Stepping Stones Growth 51-55 Fund**Asset Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 51-55****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.72%
T Rowe Price Global Equity Fund	6.46%
Infratil Ltd	4.02%
Spark New Zealand Ltd	3.10%
Contact Energy Ltd	2.64%
Worldwide Healthcare Trust P	2.43%
Fisher & Paykel Healthcare Limited	2.10%
Berkshire Hathaway Inc	1.80%
Mercury NZ Limited	1.74%
Chorus Ltd	1.61%
Ebos Group Ltd	1.60%
Microsoft Corporation	1.41%
Apple Inc	1.34%
Visa Inc-Class A Shares	1.33%
UnitedHealth Group Inc	1.28%
European Opportunities Trust	1.24%
Meta Platforms Inc	1.19%
Arvida Group Limited	1.16%
Taiwan Semiconductor-SP ADR	1.07%
Vector Ltd	1.06%
Summerset Group Holdings Ltd	1.00%
Mainfreight Ltd	0.96%
iShares MSCI World Quality Dividend ESG UCITS ETF	0.92%
Amazon.Com Inc	0.89%
National Australia Bank Limited	0.88%
Mirvac Group	0.86%
Goodman Property Trust	0.86%
Cheniere Energy Inc	0.82%
BP Plc	0.76%
Pultegroup Inc	0.75%
Mastercard Inc-Class A	0.73%
Constellation Software Inc	0.71%
Meridian Energy Limited	0.68%
Nuveen ESG Large Cap Value ETF	0.68%
Franco-Nevada Corp	0.67%
Investore Property Limited	0.66%
EQT Corp	0.64%
Westpac Banking Corp	0.60%
IQVIA Holdings Inc	0.60%
Wal-Mart Stores Inc	0.59%

LVMH	0.58%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.57%
Thermo Fisher Scientific Inc	0.57%
Asml Holding Nv	0.57%
Alphabet Inc Class A	0.55%
AstraZeneca Plc	0.55%
Danaher Corp	0.53%
Merck & Co Inc	0.53%
SAB 2.30% 30/09/2025	0.51%
Waste Connections	0.51%
Precinct Properties NZ Ltd	0.50%
Willscot Mobile Mini	0.50%
Magellan Global Fund Closed Class	0.50%
Procter and Gamble CO/THE	0.50%
USD Total Cash at Bank	0.49%
Intercontinental Exchange Inc	0.49%
Oceania Healthcare Limited	0.47%
Atkore Inc	0.46%
Ryman Healthcare Ltd	0.45%
Kainga Ora 10/09/2035 1.534%	0.44%
Freightways Ltd	0.44%
Waste Management	0.43%
Salesforce	0.43%
Centuria Industrial Property 16/12/27 3.026%	0.42%
ConocoPhillips	0.42%
Contact Energy Capital Bonds 19/11/51	0.42%
HomeCo Daily Needs REIT	0.42%
Eli Lilly	0.41%
Diageo PLC (US)	0.41%
Costco	0.41%
Nike	0.40%
Agnico Eagle Mines Ltd	0.40%
IPLNZ 4.00% 25/02/2027	0.40%
Elim Education Impact Inv Trust	0.37%
S&P Global Inc	0.36%
Applied Materials Inc	0.35%
IAGAU 5.32% 15/06/2038	0.35%
AmerisourceBergen	0.34%
McKesson	0.34%
Republic Services	0.34%
Fortinet	0.34%
IFTNZ 3.35% 15/12/2026	0.34%
ASML Holding	0.34%
Kainga Ora 24/04/2030 2.183%	0.33%
Pepsi	0.33%
Berkshire Hathaway Inc-CI B	0.33%
GENEPO 5.66% 09/06/2052	0.33%

Wheaton Precious Metals Ord Shs	0.32%
NZLGFA 2.25% 15/05/2031	0.31%
Property Income Fund Ltd	0.30%
PCT 2.85% 28/05/2027	0.29%
Alibaba Group Holding-Sp Adr	0.28%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.27%
TRGROP 4.533% 07/03/2024	0.27%
IPLNZ 2.4% 31/08/2027	0.26%
CBAAU 6.86 11/09/32	0.26%
Netflix Inc	0.26%
Kiwi Property Group Ltd	0.26%
Moodys	0.25%
OCAx 3.3% 13/09/2028	0.25%
Amphenol	0.25%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.25%
Goldman Sachs	0.25%
L'Oreal	0.25%
Kainga Ora 12/06/2025 3.36%	0.25%
The Coca Cola Company	0.25%
Palo Alto	0.25%
NZLGFA 3.50% 14/04/2033	0.25%
NVIDIA Corp	0.24%
Vinci	0.24%
Lam Research	0.24%
TRGROP 3.532% 10/05/2026	0.24%
NZLGFA 2.75% 15/04/2025	0.24%
Diageo Plc (UK)	0.24%
CENNZ 5.62% 06/04/2029	0.24%
JPMorgan Chase & Co	0.23%
CNUNZ 4.35% 06/12/2028	0.23%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.22%
KIWI 2.36% 11/12/2030	0.21%
PCT 5.25% 05/09/2028	0.21%
NZLGFA 1.5% 15/04/2026	0.20%
Skyline Healthcare Group	0.20%
CBAAU F 11/09/32	0.19%
NZD Total Currency Contracts - OSEQ	0.19%
Verdi Social Housing 01/03/27 4.27%	0.18%
MCYNZ 5.73% 13/05/2052	0.18%
NAB % 03/08/2032	0.18%
Intuitive Surgical Inc	0.18%
Novartis AG	0.18%
Western Alliance	0.17%
Manawa Energy	0.17%
Novo Nordisk - ADR	0.17%
IFTNZ 5.93% 15/06/2030	0.17%
BlackRock Inc	0.16%

Abbvie	0.16%
ANZ 6.405 20/09/34	0.16%
MERINZ 5.91% 20/09/2028	0.16%
Roche Holding Ag-Genusschein	0.16%
VCTNZ 1.575% 06/10/2026	0.14%
AVANZ NFIX1BID + 100 15/12/2049	0.14%
SBS 4.32% 18/03/2027	0.14%
PFINZ 4.25% 01/10/2025	0.14%
CBA 4.75% 13/01/2026	0.14%
ARGNZ 2.9% 29/10/2026	0.14%
TPNZ 4.627% 16/09/2027	0.14%
Auckland International Airport Limited	0.13%
SUMNZ 6.59% 09/03/2029	0.13%
KIWI 5.737% 19/10/2027	0.13%
NZ Govt Inflation Ind Bond 20/09/35	0.13%
WIANZ 4% 01/04/2030	0.12%
NZLGFA 1.5% 20/04/2029	0.12%
BZLNZ 5.536% 25/05/2028	0.12%
ANZNZ 5.22% 16/02/2028	0.12%
IFTNZ 3.6% 15/12/2027	0.12%
Kainga Ora 2.247% 05/10/2026	0.12%
AUD Total Cash at Bank	0.12%
MCYNZ 1.56% 14/09/2027	0.11%
AIANZ 5.67% 09/05/2028	0.11%
Verdi Social Housing 22/03/28 5.7075%	0.11%
WSTP 6.19% 16/09/2032	0.11%
ARVNZ 2.87% 22/02/2028	0.11%
TRPWR 4.977% 29/11/2028	0.10%
NAB 6.163% 09/03/2033	0.10%
Kainga Ora 15/10/2027 4.422%	0.10%
WIANZ 3.32% 24/09/2031	0.10%
MNWNZ 3.97% 22/02/2029	0.10%
MCYNZ 2.918% 17/11/2028	0.10%
ANZ 4.5% 31/03/2028	0.10%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.10%
Lululemon	0.09%
ANZ % 31/03/2026	0.09%
Air BnB	0.08%
KLA Corp	0.08%
Wyndham Hotels	0.08%
OCANZ 2.30% 19/10/2027	0.08%
CENNZ 5.82% 11/04/2028	0.08%
MCYNZ 3.60% 11/07/2049	0.08%
MORTH 2021-2 A1	0.08%
AUD Total Currency Contracts - OSEQ	0.07%
ANZ 5.906% 12/08/2032	0.07%
NZLGFA 3% 15/05/2035	0.07%

Kainga Ora 3.42% 18/10/2028	0.07%
NZ Govt Inflation Ind Bond 20/09/2030	0.07%
NZX 5.4% 20/06/2023	0.07%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.06%
GMTNZ 2.559% 04/09/2030	0.06%
My Food Bag Group LTD	0.05%
NAB 4.2961% 25/11/2027	0.05%
ANZ 4.2% 31/03/2026	0.05%
ARGNZ 2.20% 27/10/2027	0.05%
ARGNZ 4% 27/03/2026	0.05%
MET 3.0% 30/09/2026	0.04%
Community Finance OCHT Bonds 6.08% 20/12/23	0.04%
WBC 4.8% 16/02/2028	0.04%
Community Finance OCHT Bonds 6.61% 20/12/23	0.04%
SPKNZ 4.37% 29/09/2028	0.03%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.03%
AUD Total Currency Contracts - AUEQ	0.03%
Community Finance OCHT Bonds 6.61% 20/12/23	0.03%
GMTNZ 4.54% 31/05/2024	0.03%
MORTH 2021-2 A2	0.03%
WBC 5.3% 11/11/2025	0.03%
Community Finance OCHT Bonds 6.37% 20/12/23	0.02%
IFT 3.35% 15/03/2026	0.02%
ANZNZ 2.999% 17/09/2031	0.02%
KPGNZ 6.24% 27/09/2029	0.02%
Fonterra Co-Op Subs 5.3% Perpetual	0.02%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.01%
MOVAC Growth Fund 6 LP	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
NZD Total Sundry Items	-0.03%
USD Total Sundry Items	-0.21%

Generate KiwiSaver Stepping Stones Growth 56-60 Fund**Asset Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 56-60****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.59%
T Rowe Price Global Equity Fund	4.22%
Infratil Ltd	3.79%
Spark New Zealand Ltd	2.92%
Contact Energy Ltd	2.49%
Fisher & Paykel Healthcare Limited	1.98%
Mercury NZ Limited	1.64%
Worldwide Healthcare Trust P	1.59%
Chorus Ltd	1.52%
Ebos Group Ltd	1.51%
SAB 2.30% 30/09/2025	1.21%
Berkshire Hathaway Inc	1.17%
Arvida Group Limited	1.10%
Kainga Ora 10/09/2035 1.534%	1.04%
Vector Ltd	1.00%
Centuria Industrial Property 16/12/27 3.026%	0.99%
Contact Energy Capital Bonds 19/11/51	0.98%
Summerset Group Holdings Ltd	0.94%
IPLNZ 4.00% 25/02/2027	0.94%
Mainfreight Ltd	0.90%
Elim Education Impact Inv Trust	0.88%
Microsoft Corporation	0.86%
National Australia Bank Limited	0.83%
IAGAU 5.32% 15/06/2038	0.82%
Mirvac Group	0.82%
Apple Inc	0.81%
European Opportunities Trust	0.81%
Goodman Property Trust	0.81%
Visa Inc-Class A Shares	0.81%
IFTNZ 3.35% 15/12/2026	0.79%
Kainga Ora 24/04/2030 2.183%	0.79%
UnitedHealth Group Inc	0.78%
GENEPO 5.66% 09/06/2052	0.77%
NZLGFA 2.25% 15/05/2031	0.73%
Meta Platforms Inc	0.72%
PCT 2.85% 28/05/2027	0.68%
Taiwan Semiconductor-SP ADR	0.65%
Meridian Energy Limited	0.64%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.63%
TRGROP 4.533% 07/03/2024	0.63%

Investore Property Limited	0.62%
IPLNZ 2.4% 31/08/2027	0.62%
CBAAU 6.86 11/09/32	0.61%
iShares MSCI World Quality Dividend ESG UCITS ETF	0.60%
OCAx 3.3% 13/09/2028	0.59%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.59%
Kainga Ora 12/06/2025 3.36%	0.59%
NZLGFA 3.50% 14/04/2033	0.58%
Westpac Banking Corp	0.57%
TRGROP 3.532% 10/05/2026	0.57%
NZLGFA 2.75% 15/04/2025	0.57%
CENNZ 5.62% 06/04/2029	0.56%
Amazon.Com Inc	0.54%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.54%
CNUNZ 4.35% 06/12/2028	0.54%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.53%
KIWI 2.36% 11/12/2030	0.51%
Cheniere Energy Inc	0.50%
PCT 5.25% 05/09/2028	0.48%
NZLGFA 1.5% 15/04/2026	0.48%
Precinct Properties NZ Ltd	0.48%
BP Plc	0.46%
Pultegroup Inc	0.46%
CBAAU F 11/09/32	0.45%
Mastercard Inc-Class A	0.45%
Oceania Healthcare Limited	0.44%
Nuveen ESG Large Cap Value ETF	0.44%
Verdi Social Housing 01/03/27 4.27%	0.44%
Constellation Software Inc	0.43%
MCYNZ 5.73% 13/05/2052	0.43%
Ryman Healthcare Ltd	0.42%
NAB % 03/08/2032	0.42%
Freightways Ltd	0.41%
Franco-Nevada Corp	0.41%
IFTNZ 5.93% 15/06/2030	0.40%
HomeCo Daily Needs REIT	0.39%
EQT Corp	0.39%
ANZ 6.405 20/09/34	0.39%
MERINZ 5.91% 20/09/2028	0.39%
IQVIA Holdings Inc	0.36%
Wal-Mart Stores Inc	0.36%
LVMH	0.35%
Thermo Fisher Scientific Inc	0.35%
Asml Holding Nv	0.35%
Alphabet Inc Class A	0.33%
AstraZeneca Plc	0.33%
VCTNZ 1.575% 06/10/2026	0.33%

AVANZ NFIX1BID + 100 15/12/2049	0.33%
SBS 4.32% 18/03/2027	0.33%
PFINZ 4.25% 01/10/2025	0.32%
Magellan Global Fund Closed Class	0.32%
Danaher Corp	0.32%
CBA 4.75% 13/01/2026	0.32%
Merck & Co Inc	0.32%
ARGNZ 2.9% 29/10/2026	0.32%
TPNZ 4.627% 16/09/2027	0.32%
Waste Connections	0.31%
SUMNZ 6.59% 09/03/2029	0.31%
KIWI 5.737% 19/10/2027	0.30%
Willscot Mobile Mini	0.30%
USD Total Cash at Bank	0.30%
Procter and Gamble CO/THE	0.30%
Intercontinental Exchange Inc	0.30%
NZ Govt Inflation Ind Bond 20/09/35	0.30%
WIANZ 4% 01/04/2030	0.29%
Property Income Fund Ltd	0.28%
NZLGFA 1.5% 20/04/2029	0.28%
BZLNZ 5.536% 25/05/2028	0.28%
ANZLNZ 5.22% 16/02/2028	0.28%
IFTNZ 3.6% 15/12/2027	0.28%
Atkore Inc	0.28%
Kainga Ora 2.247% 05/10/2026	0.28%
MCYNZ 1.56% 14/09/2027	0.27%
AIANZ 5.67% 09/05/2028	0.26%
Waste Management	0.26%
Verdi Social Housing 22/03/28 5.7075%	0.26%
Salesforce	0.26%
WSTP 6.19% 16/09/2032	0.26%
ConocoPhillips	0.25%
Eli Lilly	0.25%
ARVNZ 2.87% 22/02/2028	0.25%
Diageo PLC (US)	0.25%
TRPWR 4.977% 29/11/2028	0.25%
Costco	0.25%
Nike	0.25%
NAB 6.163% 09/03/2033	0.24%
Agnico Eagle Mines Ltd	0.24%
Kiwi Property Group Ltd	0.24%
Kainga Ora 15/10/2027 4.422%	0.24%
WIANZ 3.32% 24/09/2031	0.23%
MNWNZ 3.97% 22/02/2029	0.23%
MCYNZ 2.918% 17/11/2028	0.23%
ANZ 4.5% 31/03/2028	0.23%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.22%

ANZ % 31/03/2026	0.22%
S&P Global Inc	0.22%
Applied Materials Inc	0.21%
AmerisourceBergen	0.21%
McKesson	0.21%
Republic Services	0.20%
Fortinet	0.20%
ASML Holding	0.20%
Pepsi	0.20%
Berkshire Hathaway Inc-Cl B	0.20%
Wheaton Precious Metals Ord Shs	0.20%
OCANZ 2.30% 19/10/2027	0.19%
CENNZ 5.82% 11/04/2028	0.19%
MCYNZ 3.60% 11/07/2049	0.19%
Skyline Healthcare Group	0.19%
MORTH 2021-2 A1	0.18%
Alibaba Group Holding-Sp Adr	0.17%
ANZ 5.906% 12/08/2032	0.17%
NZLGFA 3% 15/05/2035	0.17%
Manawa Energy	0.16%
Kainga Ora 3.42% 18/10/2028	0.16%
NZ Govt Inflation Ind Bond 20/09/2030	0.16%
NZX 5.4% 20/06/2023	0.16%
Netflix Inc	0.16%
Moodys	0.15%
Amphenol	0.15%
Goldman Sachs	0.15%
L'Oreal	0.15%
The Coca Cola Company	0.15%
Palo Alto	0.15%
NVIDIA Corp	0.15%
Vinci	0.15%
Lam Research	0.15%
Diageo Plc (UK)	0.15%
JPMorgan Chase & Co	0.14%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.14%
GMTNZ 2.559% 04/09/2030	0.14%
NAB 4.2961% 25/11/2027	0.13%
Auckland International Airport Limited	0.13%
ANZ 4.2% 31/03/2026	0.13%
ARGNZ 2.20% 27/10/2027	0.12%
NZD Total Currency Contracts - OSEQ	0.12%
AUD Total Cash at Bank	0.11%
ARGNZ 4% 27/03/2026	0.11%
Intuitive Surgical Inc	0.11%
Novartis AG	0.11%
Western Alliance	0.10%

Novo Nordisk - ADR	0.10%
MET 3.0% 30/09/2026	0.10%
BlackRock Inc	0.10%
Abbvie	0.10%
AUD Total Currency Contracts - OSEQ	0.10%
Roche Holding Ag-Genusschein	0.10%
Community Finance OCHT Bonds 6.08% 20/12/23	0.09%
WBC 4.8% 16/02/2028	0.09%
Community Finance OCHT Bonds 6.61% 20/12/23	0.09%
SPKNZ 4.37% 29/09/2028	0.07%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.07%
AUD Total Currency Contracts - AUEQ	0.07%
Community Finance OCHT Bonds 6.61% 20/12/23	0.07%
GMTNZ 4.54% 31/05/2024	0.06%
MORTH 2021-2 A2	0.06%
WBC 5.3% 11/11/2025	0.06%
Lululemon	0.06%
Community Finance OCHT Bonds 6.37% 20/12/23	0.06%
IFT 3.35% 15/03/2026	0.05%
My Food Bag Group LTD	0.05%
Air BnB	0.05%
KLA Corp	0.05%
Wyndham Hotels	0.05%
ANZNZ 2.999% 17/09/2031	0.05%
KPGNZ 6.24% 27/09/2029	0.05%
Fonterra Co-Op Subs 5.3% Perpetual	0.04%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.00%
MOVAC Growth Fund 6 LP	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.13%
NZD Total Sundry Items	-0.18%

Generate KiwiSaver Stepping Stones Growth 61-75 Fund**Asset Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 61-75****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	8.97%
Infratil Ltd	2.99%
Spark New Zealand Ltd	2.31%
Contact Energy Ltd	1.97%
SAB 2.30% 30/09/2025	1.89%
Kainga Ora 10/09/2035 1.534%	1.62%
Fisher & Paykel Healthcare Limited	1.56%
Centuria Industrial Property 16/12/27 3.026%	1.54%
Contact Energy Capital Bonds 19/11/51	1.53%
IPLNZ 4.00% 25/02/2027	1.46%
Elim Education Impact Inv Trust	1.38%
Mercury NZ Limited	1.30%
IAGAU 5.32% 15/06/2038	1.27%
IFTNZ 3.35% 15/12/2026	1.24%
Kainga Ora 24/04/2030 2.183%	1.22%
GENEPO 5.66% 09/06/2052	1.20%
Chorus Ltd	1.20%
Ebos Group Ltd	1.19%
NZLGFA 2.25% 15/05/2031	1.14%
PCT 2.85% 28/05/2027	1.06%
GMT Bond Issuer 20/12/27 3.656%; BBB+	0.99%
TRGROP 4.533% 07/03/2024	0.99%
IPLNZ 2.4% 31/08/2027	0.96%
CBAAU 6.86 11/09/32	0.95%
OCAX 3.3% 13/09/2028	0.92%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	0.92%
Kainga Ora 12/06/2025 3.36%	0.91%
NZLGFA 3.50% 14/04/2033	0.90%
TRGROP 3.532% 10/05/2026	0.89%
NZLGFA 2.75% 15/04/2025	0.89%
CENNZ 5.62% 06/04/2029	0.88%
Arvida Group Limited	0.86%
CNUNZ 4.35% 06/12/2028	0.84%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	0.83%
Vector Ltd	0.79%
KIWI 2.36% 11/12/2030	0.79%
PCT 5.25% 05/09/2028	0.75%
NZLGFA 1.5% 15/04/2026	0.75%
Summerset Group Holdings Ltd	0.74%
Mainfreight Ltd	0.71%

CBAAU F 11/09/32	0.71%
Verdi Social Housing 01/03/27 4.27%	0.68%
Microsoft Corporation	0.68%
MCYNZ 5.73% 13/05/2052	0.67%
NAB % 03/08/2032	0.66%
National Australia Bank Limited	0.65%
Mirvac Group	0.64%
Goodman Property Trust	0.64%
Apple Inc	0.64%
Visa Inc-Class A Shares	0.64%
IFTNZ 5.93% 15/06/2030	0.62%
UnitedHealth Group Inc	0.61%
ANZ 6.405 20/09/34	0.60%
MERINZ 5.91% 20/09/2028	0.60%
Meta Platforms Inc	0.57%
VCTNZ 1.575% 06/10/2026	0.52%
AVANZ NFIX1BID + 100 15/12/2049	0.52%
Taiwan Semiconductor-SP ADR	0.51%
SBS 4.32% 18/03/2027	0.51%
PFINZ 4.25% 01/10/2025	0.51%
Meridian Energy Limited	0.50%
CBA 4.75% 13/01/2026	0.50%
ARGNZ 2.9% 29/10/2026	0.50%
TPNZ 4.627% 16/09/2027	0.50%
Investore Property Limited	0.49%
SUMNZ 6.59% 09/03/2029	0.48%
KIWI 5.737% 19/10/2027	0.47%
NZ Govt Inflation Ind Bond 20/09/35	0.46%
Westpac Banking Corp	0.45%
WIANZ 4% 01/04/2030	0.45%
NZLGFA 1.5% 20/04/2029	0.44%
BZLNZ 5.536% 25/05/2028	0.44%
ANZNZ 5.22% 16/02/2028	0.44%
IFTNZ 3.6% 15/12/2027	0.43%
Kainga Ora 2.247% 05/10/2026	0.43%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.43%
Amazon.Com Inc	0.43%
MCYNZ 1.56% 14/09/2027	0.42%
AIANZ 5.67% 09/05/2028	0.41%
Verdi Social Housing 22/03/28 5.7075%	0.41%
WSTP 6.19% 16/09/2032	0.40%
Cheniere Energy Inc	0.39%
ARVNZ 2.87% 22/02/2028	0.39%
TRPWR 4.977% 29/11/2028	0.39%
NAB 6.163% 09/03/2033	0.38%
Precinct Properties NZ Ltd	0.38%
Kainga Ora 15/10/2027 4.422%	0.37%

BP Plc	0.36%
WIANZ 3.32% 24/09/2031	0.36%
MNWNZ 3.97% 22/02/2029	0.36%
Pultegroup Inc	0.36%
MCYNZ 2.918% 17/11/2028	0.36%
ANZ 4.5% 31/03/2028	0.35%
Mastercard Inc-Class A	0.35%
Oceania Healthcare Limited	0.35%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.35%
ANZ % 31/03/2026	0.34%
Constellation Software Inc	0.34%
Ryman Healthcare Ltd	0.34%
Freightways Ltd	0.33%
Franco-Nevada Corp	0.32%
HomeCo Daily Needs REIT	0.31%
EQT Corp	0.30%
OCANZ 2.30% 19/10/2027	0.30%
CENNZ 5.82% 11/04/2028	0.30%
MCYNZ 3.60% 11/07/2049	0.30%
MORTH 2021-2 A1	0.29%
IQVIA Holdings Inc	0.29%
Wal-Mart Stores Inc	0.28%
LVMH	0.28%
Thermo Fisher Scientific Inc	0.27%
Asml Holding Nv	0.27%
ANZ 5.906% 12/08/2032	0.27%
NZLGFA 3% 15/05/2035	0.26%
Alphabet Inc Class A	0.26%
AstraZeneca Plc	0.26%
Danaher Corp	0.25%
Merck & Co Inc	0.25%
Kainga Ora 3.42% 18/10/2028	0.25%
NZ Govt Inflation Ind Bond 20/09/2030	0.25%
NZX 5.4% 20/06/2023	0.25%
Waste Connections	0.24%
Willscot Mobile Mini	0.24%
Procter and Gamble CO/THE	0.24%
Intercontinental Exchange Inc	0.23%
Property Income Fund Ltd	0.22%
Atkore Inc	0.22%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.22%
GMTNZ 2.559% 04/09/2030	0.22%
Waste Management	0.21%
Salesforce	0.20%
ConocoPhillips	0.20%
NAB 4.2961% 25/11/2027	0.20%
Eli Lilly	0.20%

ANZ 4.2% 31/03/2026	0.20%
Diageo PLC (US)	0.20%
Costco	0.19%
Nike	0.19%
ARGNZ 2.20% 27/10/2027	0.19%
Agnico Eagle Mines Ltd	0.19%
Kiwi Property Group Ltd	0.19%
USD Total Cash at Bank	0.18%
ARGNZ 4% 27/03/2026	0.17%
S&P Global Inc	0.17%
Applied Materials Inc	0.17%
AmerisourceBergen	0.16%
McKesson	0.16%
Republic Services	0.16%
Fortinet	0.16%
ASML Holding	0.16%
MET 3.0% 30/09/2026	0.16%
Pepsi	0.16%
Berkshire Hathaway Inc-Cl B	0.16%
Wheaton Precious Metals Ord Shs	0.15%
Skyline Healthcare Group	0.15%
Community Finance OCHT Bonds 6.08% 20/12/23	0.15%
WBC 4.8% 16/02/2028	0.14%
Community Finance OCHT Bonds 6.61% 20/12/23	0.14%
Alibaba Group Holding-Sp Adr	0.14%
Manawa Energy	0.13%
Netflix Inc	0.12%
Moodys	0.12%
Amphenol	0.12%
Goldman Sachs	0.12%
L'Oreal	0.12%
AUD Total Currency Contracts - OSEQ	0.12%
The Coca Cola Company	0.12%
Palo Alto	0.12%
NVIDIA Corp	0.12%
Vinci	0.12%
Lam Research	0.12%
Diageo Plc (UK)	0.11%
SPKNZ 4.37% 29/09/2028	0.11%
JPMorgan Chase & Co	0.11%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.11%
AUD Total Currency Contracts - AUEQ	0.11%
Community Finance OCHT Bonds 6.61% 20/12/23	0.10%
GMTNZ 4.54% 31/05/2024	0.10%
Auckland International Airport Limited	0.10%
MORTH 2021-2 A2	0.09%
WBC 5.3% 11/11/2025	0.09%

AUD Total Cash at Bank	0.09%
Community Finance OCHT Bonds 6.37% 20/12/23	0.09%
Intuitive Surgical Inc	0.09%
Novartis AG	0.09%
IFT 3.35% 15/03/2026	0.08%
Western Alliance	0.08%
Novo Nordisk - ADR	0.08%
BlackRock Inc	0.08%
Abbvie	0.08%
Roche Holding Ag-Genusschein	0.08%
ANZ 2.999% 17/09/2031	0.08%
KPGNZ 6.24% 27/09/2029	0.07%
Fonterra Co-Op Subs 5.3% Perpetual	0.07%
NZD Total Currency Contracts - OSEQ	0.06%
Lululemon	0.05%
My Food Bag Group LTD	0.04%
Air BnB	0.04%
KLA Corp	0.04%
Wyndham Hotels	0.04%
Lumine Group Inc	0.01%
AUD Total Sundry Items	0.01%
GBP Total Sundry Items	0.00%
CAD Total Cash at Bank	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.10%
NZD Total Sundry Items	-0.34%

Generate KiwiSaver Stepping Stones Growth 76+ Fund**Asset Allocation****Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 76+****Period disclosure applies****31/03/2023**

Asset name	% of fund net assets
NZD Total Cash at Bank	9.09%
SAB 2.30% 30/09/2025	2.59%
Kainga Ora 10/09/2035 1.534%	2.22%
Centuria Industrial Property 16/12/27 3.026%	2.10%
Contact Energy Capital Bonds 19/11/51	2.10%
IPLNZ 4.00% 25/02/2027	2.00%
Elim Education Impact Inv Trust	1.88%
IAGAU 5.32% 15/06/2038	1.74%
IFTNZ 3.35% 15/12/2026	1.69%
Kainga Ora 24/04/2030 2.183%	1.68%
GENEPO 5.66% 09/06/2052	1.65%
Infratil Ltd	1.65%
NZLGFA 2.25% 15/05/2031	1.56%
PCT 2.85% 28/05/2027	1.45%
GMT Bond Issuer 20/12/27 3.656%; BBB+	1.36%
TRGROP 4.533% 07/03/2024	1.35%
IPLNZ 2.4% 31/08/2027	1.32%
CBAAU 6.86 11/09/32	1.31%
Spark New Zealand Ltd	1.27%
OCAX 3.3% 13/09/2028	1.26%
WSTP Term Deposit 1.5% 01/07/2020 30/06/2023	1.26%
Kainga Ora 12/06/2025 3.36%	1.25%
NZLGFA 3.50% 14/04/2033	1.24%
TRGROP 3.532% 10/05/2026	1.21%
NZLGFA 2.75% 15/04/2025	1.21%
CENNZ 5.62% 06/04/2029	1.20%
CNUNZ 4.35% 06/12/2028	1.15%
WSTP Term Deposit 1.5% 14/07/2020 14/07/2023	1.13%
Contact Energy Ltd	1.08%
KIWI 2.36% 11/12/2030	1.08%
PCT 5.25% 05/09/2028	1.03%
NZLGFA 1.5% 15/04/2026	1.03%
CBAAU F 11/09/32	0.97%
Verdi Social Housing 01/03/27 4.27%	0.93%
MCYNZ 5.73% 13/05/2052	0.91%
NAB % 03/08/2032	0.90%
Fisher & Paykel Healthcare Limited	0.86%
IFTNZ 5.93% 15/06/2030	0.85%
ANZ 6.405 20/09/34	0.82%
MERINZ 5.91% 20/09/2028	0.82%

Mercury NZ Limited	0.71%
VCTNZ 1.575% 06/10/2026	0.71%
AVANZ NFIX1BID + 100 15/12/2049	0.71%
SBS 4.32% 18/03/2027	0.69%
PFINZ 4.25% 01/10/2025	0.69%
CBA 4.75% 13/01/2026	0.69%
ARGNZ 2.9% 29/10/2026	0.69%
TPNZ 4.627% 16/09/2027	0.68%
Chorus Ltd	0.66%
Ebos Group Ltd	0.66%
SUMNZ 6.59% 09/03/2029	0.66%
KIWI 5.737% 19/10/2027	0.65%
NZ Govt Inflation Ind Bond 20/09/35	0.63%
WIANZ 4% 01/04/2030	0.61%
NZLGFA 1.5% 20/04/2029	0.60%
BZLNZ 5.536% 25/05/2028	0.60%
ANZLNZ 5.22% 16/02/2028	0.60%
IFTNZ 3.6% 15/12/2027	0.59%
Kainga Ora 2.247% 05/10/2026	0.59%
MCYNZ 1.56% 14/09/2027	0.57%
AIANZ 5.67% 09/05/2028	0.56%
Verdi Social Housing 22/03/28 5.7075%	0.56%
WSTP 6.19% 16/09/2032	0.55%
ARVNZ 2.87% 22/02/2028	0.53%
TRPWR 4.977% 29/11/2028	0.53%
NAB 6.163% 09/03/2033	0.52%
Kainga Ora 15/10/2027 4.422%	0.50%
WIANZ 3.32% 24/09/2031	0.49%
MNWNZ 3.97% 22/02/2029	0.49%
MCYNZ 2.918% 17/11/2028	0.49%
ANZ 4.5% 31/03/2028	0.48%
WSTP Term Deposit 4.09% 19/04/2018 19/04/2023	0.48%
Arvida Group Limited	0.48%
ANZ % 31/03/2026	0.47%
Vector Ltd	0.44%
O CANZ 2.30% 19/10/2027	0.41%
CENNZ 5.82% 11/04/2028	0.41%
Summerset Group Holdings Ltd	0.41%
MCYNZ 3.60% 11/07/2049	0.41%
MORTH 2021-2 A1	0.39%
Mainfreight Ltd	0.39%
ANZ 5.906% 12/08/2032	0.36%
National Australia Bank Limited	0.36%
NZLGFA 3% 15/05/2035	0.36%
Mirvac Group	0.35%
Goodman Property Trust	0.35%
Kainga Ora 3.42% 18/10/2028	0.34%

NZ Govt Inflation Ind Bond 20/09/2030	0.34%
NZX 5.4% 20/06/2023	0.34%
WSTP Term Deposit 4.08% 04/05/2018 04/05/2023	0.30%
GMTNZ 2.559% 04/09/2030	0.29%
Meridian Energy Limited	0.28%
NAB 4.2961% 25/11/2027	0.27%
Investore Property Limited	0.27%
ANZ 4.2% 31/03/2026	0.27%
ARGNZ 2.20% 27/10/2027	0.26%
Microsoft Corporation	0.25%
Westpac Banking Corp	0.25%
Apple Inc	0.24%
Visa Inc-Class A Shares	0.24%
ARGNZ 4% 27/03/2026	0.24%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.24%
UnitedHealth Group Inc	0.23%
MET 3.0% 30/09/2026	0.22%
Meta Platforms Inc	0.21%
Precinct Properties NZ Ltd	0.21%
Community Finance OCHT Bonds 6.08% 20/12/23	0.20%
Taiwan Semiconductor-SP ADR	0.19%
Oceania Healthcare Limited	0.19%
WBC 4.8% 16/02/2028	0.19%
Community Finance OCHT Bonds 6.61% 20/12/23	0.19%
Ryman Healthcare Ltd	0.18%
Freightways Ltd	0.18%
HomeCo Daily Needs REIT	0.17%
Amazon.Com Inc	0.16%
SPKNZ 4.37% 29/09/2028	0.16%
Cheniere Energy Inc	0.15%
WSTP Term Deposit 4.09% 13/04/2018 13/04/2023	0.15%
AUD Total Currency Contracts - AUEQ	0.15%
Community Finance OCHT Bonds 6.61% 20/12/23	0.14%
GMTNZ 4.54% 31/05/2024	0.14%
BP Plc	0.14%
Pultegroup Inc	0.14%
Mastercard Inc-Class A	0.13%
AUD Total Currency Contracts - OSEQ	0.13%
MORTH 2021-2 A2	0.13%
Constellation Software Inc	0.13%
WBC 5.3% 11/11/2025	0.13%
Property Income Fund Ltd	0.12%
Franco-Nevada Corp	0.12%
Community Finance OCHT Bonds 6.37% 20/12/23	0.12%
IFT 3.35% 15/03/2026	0.12%
EQT Corp	0.11%
IQVIA Holdings Inc	0.11%

Wal-Mart Stores Inc	0.11%
Kiwi Property Group Ltd	0.11%
LVMH	0.10%
Thermo Fisher Scientific Inc	0.10%
ANZNZ 2.999% 17/09/2031	0.10%
Asml Holding Nv	0.10%
KPGNZ 6.24% 27/09/2029	0.10%
Alphabet Inc Class A	0.10%
AstraZeneca Plc	0.10%
Danaher Corp	0.10%
Merck & Co Inc	0.10%
Fonterra Co-Op Subs 5.3% Perpetual	0.09%
Waste Connections	0.09%
Willscot Mobile Mini	0.09%
Procter and Gamble CO/THE	0.09%
Intercontinental Exchange Inc	0.09%
Atkore Inc	0.08%
Skyline Healthcare Group	0.08%
Waste Management	0.08%
Salesforce	0.08%
ConocoPhillips	0.08%
Eli Lilly	0.07%
Diageo PLC (US)	0.07%
Costco	0.07%
Nike	0.07%
Agnico Eagle Mines Ltd	0.07%
Manawa Energy	0.07%
USD Total Cash at Bank	0.07%
S&P Global Inc	0.07%
Applied Materials Inc	0.06%
AmerisourceBergen	0.06%
McKesson	0.06%
Republic Services	0.06%
Fortinet	0.06%
ASML Holding	0.06%
Pepsi	0.06%
Berkshire Hathaway Inc-Cl B	0.06%
Wheaton Precious Metals Ord Shs	0.06%
Auckland International Airport Limited	0.05%
AUD Total Cash at Bank	0.05%
Alibaba Group Holding-Sp Adr	0.05%
Netflix Inc	0.05%
Moodys	0.05%
Amphenol	0.05%
Goldman Sachs	0.04%
L'Oreal	0.04%
The Coca Cola Company	0.04%

Palo Alto	0.04%
NVIDIA Corp	0.04%
Vinci	0.04%
Lam Research	0.04%
Diageo Plc (UK)	0.04%
JPMorgan Chase & Co	0.04%
Intuitive Surgical Inc	0.03%
Novartis AG	0.03%
Western Alliance	0.03%
Novo Nordisk - ADR	0.03%
BlackRock Inc	0.03%
Abbvie	0.03%
Roche Holding Ag-Genusschein	0.03%
NZD Total Currency Contracts - OSEQ	0.02%
My Food Bag Group LTD	0.02%
Lululemon	0.02%
Air BnB	0.01%
KLA Corp	0.01%
Wyndham Hotels	0.01%
AUD Total Sundry Items	0.00%
Lumine Group Inc	0.00%
GBP Total Sundry Items	0.00%
CAD Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
USD Total Sundry Items	-0.04%
NZD Total Sundry Items	-0.54%