



WESTPAC KIWISAVER SCHEME

as at 31/10/2025

	Cash	Defensive Conservative*	Conservative	Moderate	Default Balanced	Balanced	Growth	High Growth **
Fund Launch	1-Oct-07	1-Jul-14	1-Oct-07	1-Jul-14	1-Dec-21	1-Oct-07	1-Oct-07	25-Sep-24
Returns (after deductions for charges but before tax)								
One month (%)	0.29%	1.01%	1.11%	1.49%	1.77%	1.96%	2.40%	2.90%
Three months (%)	0.88%	3.51%	3.79%	4.74%	5.46%	6.04%	7.21%	8.43%
Six months (%)	1.85%	6.31%	7.16%	9.77%	11.66%	13.34%	16.82%	20.55%
One year (%)	4.27%	8.16%	8.76%	10.68%	12.25%	13.23%	15.54%	18.27%
Two years (% p.a.)	5.14%	10.22%	11.00%	13.48%	15.27%	16.63%	19.62%	n/a
Three years (% p.a.)	5.15%	7.66%	8.10%	9.80%	11.08%	11.89%	13.87%	n/a
Five years (% p.a.)	3.52%	3.51%	3.70%	5.00%	n/a	6.70%	8.38%	n/a
Seven years (% p.a.)	2.96%	4.22%	4.45%	5.67%	n/a	7.23%	8.63%	n/a
Ten years (% p.a.)	2.77%	4.23%	4.41%	5.48%	n/a	6.95%	8.23%	n/a
Since Inception (% p.a.)	3.07%	4.52%	4.84%	5.77%	5.71%	6.43%	7.23%	17.43%

* The Defensive Conservative Fund (established as the Defensive Fund) was previously known as the Default Fund

** The High Growth Fund is available for investment on and from 25 September 2024

Returns quoted represent historical performance and are not a guarantee or indication of future performance. The returns are calculated after the deduction for charges of the relevant Fund but before tax. The returns are not the returns individual KiwiSaver Members would have received as this will depend on the prices at which units are purchased on the date that contributions were received for each KiwiSaver member. Returns for less than one year are not annualised, while returns for one year or longer are annualised. The returns exclude Government contributions and fee subsidies and no allowance has been made for administration fees which have been incurred during the returns calculation period.

Disclaimer:

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