

InvestNow KiwiSaver Scheme – Fees & Charges Table

InvestNow KiwiSaver Scheme Fund Name	Estimated Total Annual Fund Charges (incl. GST)	Trading Costs			Performance-based Fee
		Buy Spread	Sell Spread	Swing Pricing Adjustment	
InvestNow All Country Global Shares Index Fund	0.40%	0.07%	0.07%	N/A	No
InvestNow Australasian Property Index Fund	0.45%	0.27%	0.27%	N/A	No
InvestNow Hedged Global Fixed Interest Index Fund	0.41%	0.25%	0.15%	N/A	No
InvestNow NZ Shares Index Fund	0.33%	0.27%	0.27%	N/A	No
InvestNow AMP Capital Ethical Leaders Balanced Fund	1.32%	0.19%	0.19%	N/A	No
InvestNow AMP Capital Global Property Securities Fund	1.38%	0.25%	0.25%	N/A	No
InvestNow AMP Capital NZ Cash Fund	0.27%	N/A	N/A	N/A	No
InvestNow AMP Capital NZ Fixed Interest Fund	0.58%	0.05%	0.05%	N/A	No
InvestNow Castle Point 5 Oceans Fund	1.36%	0.30%	0.30%	N/A	Yes
InvestNow Castle Point Trans-Tasman Fund	1.07%	0.30%	0.30%	N/A	No
InvestNow Clarity Global Shares Fund	1.06%	N/A	N/A	N/A	No
InvestNow Harbour Australasian Equity Focus Fund	1.14%	N/A	N/A	N/A	Yes
InvestNow Harbour NZ Core Fixed Interest Fund	0.65%	N/A	N/A	N/A	No
InvestNow Hunter Balanced Fund	0.37%	0.12%	0.19%	N/A	No
InvestNow Hunter Global Fixed Interest Fund	0.54%	0.00%	0.25%	N/A	No
InvestNow Hunter Growth Fund	0.37%	0.15%	0.19%	N/A	No
InvestNow Milford Balanced Fund	1.08%	N/A	N/A	0.13%	Yes
InvestNow Milford Conservative Fund	0.95%	N/A	N/A	0.11%	No
InvestNow Mint Australasian Equity Fund	1.36%	N/A	N/A	N/A	No
InvestNow Mint Diversified Growth Fund	1.36%	N/A	N/A	N/A	No
InvestNow Mint Diversified Income Fund	1.08%	N/A	N/A	N/A	No
InvestNow Russell Investments Global Fixed Interest Fund	0.78%	0.15%	0.15%	N/A	No
InvestNow Russell Investments Global Shares Fund	1.50%	0.18%	0.13%	N/A	No
InvestNow Russell Investments Hedged Global Shares Fund	1.53%	0.20%	0.15%	N/A	No
InvestNow Russell Investments NZ Fixed Interest Fund	0.76%	0.10%	0.15%	N/A	No
InvestNow Salt Enhanced Property Fund	1.15%	0.20%	0.20%	N/A	Yes
InvestNow Salt NZ Dividend Appreciation Fund	1.16%	0.20%	0.20%	N/A	No
InvestNow T. Rowe Price Global Equity Growth Fund	1.20%	N/A	N/A	N/A	No