

Low-Cost Global Share Funds on InvestNow

Fund Name	Mgmt. Fee p.a.	Buy/Sell Spread	Buy/Sell Transaction Fee	Invested with Vanguard	Hedge Ratio	ESG Strategy	Mgmt. Style
Foundation Series US 500 Fund	0.03%	–	0.50% / 0.50%	Yes	0%	No	Passive
Foundation Series Hedged US 500 Fund	0.03%	–	0.50% / 0.50%	Yes	100%	No	Passive
Foundation Series Total World Fund	0.07%	–	0.50% / 0.50%	Yes	0%	No	Passive
Foundation Series Hedged Total World Fund	0.07%	–	0.50% / 0.50%	Yes	100%	No	Passive
Vanguard International Shares Select Exclusions Index Fund	0.20%	0.07% / 0.07%	0.30% / 0.00%	Yes	0%	Yes	Passive
Vanguard International Shares Select Exclusions Index Fund - NZD Hedged	0.26%	0.08% / 0.08%	0.30% / 0.00%	Yes	100%	Yes	Passive
Russell Investments Sustainable Global Shares Fund	0.32%	0.12% / 0.10%	–	No	0%	Yes	Active
Russell Investments Hedged Sustainable Global Shares Fund	0.34%	0.14% / 0.12%	–	No	100%	Yes	Active
Smartshares US 500 ETF	0.34%	–	–	Yes	0%	No	Passive
Smartshares Total World ETF	0.40%	–	–	Yes	0%	No	Passive
Mercer All Country Global Shares Index Fund	0.41%	0.07% / 0.12%	–	No	69%	No	Passive
Smartshares Global Equities ESG ETF	0.54%	–	–	No	0%	Yes	Passive

Fee Notes:

- Management Fees are estimated as a percentage per annum of the Fund's net asset value and include GST, where applicable. See each funds' PDS for more information.