

Select Wealth Management Selected Portfolio Returns

As of Date: 31/01/2026 Currency: New Zealand Dollar

	3 Months	6 Months	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.
Selected Conservative Portfolio	-0.83	2.49	4.78	7.12	3.17	4.12
Selected Conservative Balanced Income Portfolio	-0.65	3.42	5.72	8.09	4.25	5.14
Selected Balanced Portfolio	-0.29	4.63	7.32	9.69	5.37	5.97
Selected Growth Portfolio	0.55	6.24	8.56	12.06	7.77	8.87
Selected High Growth Portfolio	0.77	6.90	9.20	14.23	9.05	10.53
Selected GBP Balanced Growth Portfolio	2.29	7.81	13.00	15.56	9.41	—
Selected Responsible Investment Portfolio - Conservative	-1.01	2.54	4.88	6.68	—	—
Selected Responsible Investment Portfolio - Balanced	-1.45	3.44	6.26	8.89	—	—
Selected Responsible Investment Portfolio - Growth	-1.03	4.31	7.07	10.73	—	—
Selected Index Enhanced Conservative Portfolio	-0.27	—	—	—	—	—
Selected Index Enhanced Balanced Portfolio	0.33	6.01	—	—	—	—
Selected Index Enhanced Growth Portfolio	1.06	7.23	—	—	—	—

Disclaimer

The above Model Portfolio returns are not for the purpose of Schedule 21 of the Financial Markets Conduct Regulations (FMC Regulations). To view Model portfolio returns after fees and before tax (as required by Schedule 21 of the FMC Regulations) please refer to the One and Five year composite returns available at <https://selectwealth.co.nz/services/investment-performance>.

The returns shown are before Select and Adviser Fees and before tax, but after Trading Costs. This along with other factors such as the timing of deposits or withdrawals and the exchange rates which applied at the time of any transactions means that actual returns may vary amongst individual investors.

The current details of the Selected Portfolio weightings are available at selectwealth.co.nz/selected-and-gbp-portfolios.

Information and Disclaimer:

This report is prepared by the Select Manager, Select Wealth Management Limited. It is for information purposes only. It does not take into account your investment needs or personal circumstances and so is not intended to be viewed as investment or financial advice. Should you require financial advice you should always speak to your Financial Adviser.

The price, value and income derived from investments may fluctuate because values can go down as well as up and investors may get back less than their initial investment.

Past Performance is not indicative of future results and no representation or warranty, express or implied, is made regarding future performance. Fee and minimum investment amounts may change from time to time. This report has been prepared from published information and other sources believed to be reliable, accurate and complete at the time of preparation. While every effort has been made to ensure accuracy neither Select Wealth Management Limited, nor any person involved in this publication, accept any liability for any errors or omission.

Select Wealth Management SelectSaver Returns

As of Date: 31/01/2026 Currency: New Zealand Dollar

	3 Months	6 Months	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.
SelectSaver Diversified Income	-0.62	4.19	8.26	6.15	3.36	—
SelectSaver Blended Income	-0.16	5.53	10.01	9.47	6.15	—
SelectSaver Blended Growth	0.04	6.17	10.52	11.70	8.23	—
SelectSaver Diversified Growth	0.21	6.36	11.03	13.81	10.09	—

SelectSaver returns do not include any management fee rebates which may apply, or imputation credits. This along with other factors such as the timing of deposits or withdrawals and the exchange rates which applied at the time of any transactions means that actual returns may vary amongst individual investors.

Information and Disclaimer:

This report is prepared by the Select Manager, Select Wealth Management Limited. It is for information purposes only. It does not take into account your investment needs or personal circumstances and so is not intended to be viewed as investment or financial advice. Should you require financial advice you should always speak to your Financial Adviser.

The price, value and income derived from investments may fluctuate because values can go down as well as up and investors may get back less than their initial investment.

Past Performance is not indicative of future results and no representation or warranty, express or implied, is made regarding future performance. Fee and minimum investment amounts may change from time to time. This report has been prepared from published information and other sources believed to be reliable, accurate and complete at the time of preparation. While every effort has been made to ensure accuracy neither Select Wealth Management Limited, nor any person involved in this publication, accept any liability for any errors or omission.

Custom Built Portfolio Funds

Currency: New Zealand Dollar Source Data: Total Return

	Base Currency	12 Mth Yield	Annual Report Management Expense Ratio (MER)	Return					
				3 Month	6 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.
Cash & Cash Equivalents									
Amova NZ Cash	New Zealand Dollar	4.78	0.31	0.73%	1.64%	3.71%	5.14%	3.72%	3.01%
Enhanced Cash PIE	New Zealand Dollar	3.11	—	0.79%	1.77%	3.96%	—	—	—
NZ Fixed Interest									
Amova NZ Bond	New Zealand Dollar	4.79	0.65	-1.78%	1.86%	4.64%	5.08%	0.81%	2.79%
Amova NZ Corporate Bond	New Zealand Dollar	4.01	0.70	-0.98%	1.99%	5.03%	5.83%	1.99%	3.49%
Bloomberg NZBond Composite 0+ Yr TR NZD	New Zealand Dollar	—	—	-1.26%	2.02%	4.77%	4.84%	0.66%	2.44%
Clarity Fixed Income	New Zealand Dollar	3.12	0.70	-0.59%	1.63%	4.27%	5.49%	2.40%	3.37%
Fisher New Zealand Fixed Inc Trust	New Zealand Dollar	0.00	0.96	-1.41%	1.85%	4.51%	5.00%	0.51%	2.39%
Harbour NZ Core Fixed Interest	New Zealand Dollar	4.28	0.65	-1.21%	2.36%	4.88%	5.23%	1.12%	2.64%
Milford Trans-Tasman Bond	New Zealand Dollar	2.85	0.65	-0.83%	1.27%	4.53%	5.86%	2.21%	3.65%
Smart NZ Bond ETF	New Zealand Dollar	3.10	0.54	-0.95%	1.75%	4.31%	5.29%	1.77%	3.37%
International Fixed Interest									
Amova Global Bond	New Zealand Dollar	5.23	0.80	0.27%	2.52%	3.97%	4.17%	-0.33%	2.26%
Bloomberg Global Aggregate TR Hdg NZD	New Zealand Dollar	—	—	-0.13%	1.62%	3.49%	3.73%	0.00%	2.18%
Devon Global Impact Bond	New Zealand Dollar	5.27	0.59	-0.02%	2.08%	3.79%	4.10%	—	—
Hunter Global Fixed Interest	New Zealand Dollar	4.66	0.54	0.14%	2.55%	4.66%	4.56%	0.37%	—
Simplicity Hedged Global Bond Fund	New Zealand Dollar	0.00	—	-0.25%	1.58%	3.41%	—	—	—
Smart Global Bond ETF	New Zealand Dollar	2.32	0.54	0.85%	2.81%	5.17%	4.59%	0.43%	2.88%
Listed Property									
Kernel NZ Commercial Property	New Zealand Dollar	5.24	0.25	-7.68%	0.97%	8.15%	4.00%	-1.68%	—
OneAnswer SAC Property Securities	New Zealand Dollar	0.00	1.06	-5.78%	2.53%	4.99%	2.53%	-2.46%	4.52%
Smart NZ Property ETF	New Zealand Dollar	4.57	0.54	-7.74%	0.83%	7.84%	3.37%	-2.14%	4.98%
Australasian Equities									
Amova Concentrated Equity	New Zealand Dollar	0.79	2.18	-5.57%	1.14%	-3.97%	4.15%	1.55%	7.47%
Clarity Dividend Yield	New Zealand Dollar	4.13	1.06	0.13%	10.78%	19.46%	9.51%	6.44%	8.63%
Clarity New Zealand Equity	New Zealand Dollar	2.40	1.06	-0.59%	4.64%	8.17%	6.27%	2.59%	—
Clarity Trans-Tasman Value	New Zealand Dollar	2.34	1.06	1.55%	9.99%	15.51%	8.74%	8.46%	8.00%
Devon Alpha Fund	New Zealand Dollar	3.00	1.61	-0.29%	1.34%	1.79%	5.91%	7.92%	7.96%
Devon Australian	New Zealand Dollar	3.81	1.68	-2.67%	3.19%	6.62%	9.66%	11.02%	8.37%
Devon Sustainability	New Zealand Dollar	4.20	1.25	-5.07%	-2.35%	-1.44%	4.77%	4.46%	—
Devon Trans-Tasman Fund	New Zealand Dollar	3.77	1.61	1.61%	8.22%	9.62%	8.93%	8.78%	9.33%
Fisher Trans Tasman Equity Trust	New Zealand Dollar	0.00	1.64	-6.51%	-9.38%	-11.02%	4.67%	1.84%	9.15%
Harbour Australasian Equity Income	New Zealand Dollar	3.69	1.08	-3.28%	2.90%	5.44%	5.42%	5.21%	7.79%

Returns calculated on NAV movement, assuming distribution reinvested after management fee and before tax. Select Fees and Adviser Service Fees have not been deducted from the returns. Information and Disclaimer:

This report is for information purposes only. It does not take into account your investment needs or personal circumstances and so is not intended to be viewed as investment or financial advice. Should you require financial advice you should always speak to your Financial Adviser.

The price, value and income derived from investments may fluctuate because values can go down as well as up and investors may get back less than originally invested.

Past Performance is not indicative of future results and no representation or warranty, express or implied, is made regarding future performance. Fee and minimum investment amounts may change from time to time. This report has been prepared from published information and other sources believed to be reliable, accurate investment amounts may change from time to time.

Custom Built Portfolio Funds

Currency: New Zealand Dollar Source Data: Total Return

	Base Currency	12 Mth Yield	Annual Report Management Expense Ratio (MER)	Return					
				3 Month	6 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.
Australasian Equities									
Harbour NZ Index Shares Fund	New Zealand Dollar	2.83	0.40	-1.15%	6.05%	6.25%	4.46%	1.39%	8.22%
Harbour Sustainable NZ Shares	New Zealand Dollar	2.76	0.25	-2.02%	5.46%	5.01%	4.22%	—	—
Milford Dynamic	New Zealand Dollar	0.00	1.60	0.72%	11.03%	15.71%	14.40%	10.33%	12.35%
Milford Trans-Tasman Equity	New Zealand Dollar	0.00	1.37	-1.99%	0.63%	0.73%	6.89%	5.16%	10.59%
Mint Australasian Equity Fd (Retail)	New Zealand Dollar	0.00	1.17	-3.07%	-2.50%	-3.76%	3.66%	0.41%	7.85%
Smart Australian Top 200 ETF	New Zealand Dollar	2.64	0.30	1.75%	9.13%	12.42%	11.68%	11.60%	—
Smart NZ Top 50 ETF	New Zealand Dollar	2.97	0.50	-1.22%	5.88%	5.86%	4.12%	1.11%	8.75%
TAHITO Te Tai o Rehua Fd	New Zealand Dollar	0.00	—	-6.24%	-4.81%	-1.91%	4.74%	—	—
International Equities									
Bankers Ord	Pound Sterling	1.94	—	-2.09%	8.57%	12.14%	16.80%	12.13%	11.72%
Brandywine Global Opportunistic Equity	New Zealand Dollar	—	—	4.39%	13.02%	—	—	—	—
Fairlight Global Small & Mid Cap Fndtn	Australian Dollar	0.51	—	-8.46%	-9.35%	-11.32%	9.86%	8.38%	—
JPMorgan Global Growth & Income Ord	Pound Sterling	3.89	—	-3.81%	4.89%	6.84%	20.53%	17.86%	15.13%
Magellan Global Open Class	Australian Dollar	10.74	—	-5.08%	0.83%	-1.00%	16.92%	11.28%	10.79%
Mercer Socially Rspnb Shrs Fd Unhdg	Australian Dollar	3.38	—	-3.97%	5.62%	7.59%	16.16%	11.51%	—
Russell Invmts Low Carbon Glb Shrs A	Australian Dollar	4.05	—	-1.87%	9.70%	13.09%	21.37%	15.21%	—
Schroder Sustainable Global Core PIE	New Zealand Dollar	0.00	—	-2.49%	9.26%	13.33%	—	—	—
Scottish Mortgage Ord	Pound Sterling	0.35	—	-2.85%	8.39%	13.98%	21.31%	3.63%	18.47%
Smart Emerging Markets ESG ETF	New Zealand Dollar	0.44	0.59	4.23%	20.02%	30.64%	18.72%	8.40%	—
Templeton Emerging Mkts Invmt Tr TEMIT	Pound Sterling	1.85	—	9.46%	32.12%	53.59%	27.57%	12.05%	15.08%
Vanguard Etclly Cons Intl Shrs ETF	Australian Dollar	1.51	—	-2.85%	9.08%	11.34%	22.90%	16.15%	—
Indices									
MSCI ACWI (100% hedged NZD)	Multiple Currencies	—	—	3.30%	12.23%	18.79%	18.97%	12.78%	12.84%
MSCI ACWI NR LCL	Multiple Currencies	—	—	3.30%	12.23%	18.79%	18.97%	12.78%	12.84%
MSCI ACWI NR USD	US Dollar	—	—	-1.51%	10.22%	13.91%	21.71%	15.94%	13.51%
S&P/ASX 200 TR AUD	Australian Dollar	—	—	1.67%	9.45%	12.71%	12.04%	12.09%	10.76%
S&P/NZX 50 with Imputation TR NZD	New Zealand Dollar	—	—	-0.82%	5.08%	4.05%	4.73%	1.22%	9.05%
S&P/NZX All Real Estate TR NZD	New Zealand Dollar	—	—	-7.67%	0.44%	6.58%	3.08%	-2.29%	4.45%
S&P/NZX NZ 90D B-Bill GR NZD	New Zealand Dollar	—	—	0.63%	1.47%	3.38%	4.79%	3.45%	2.58%
International Equities - 50% hedged									
Clarity Global Shares	New Zealand Dollar	0.00	1.06	2.91%	10.98%	18.10%	21.76%	16.93%	—
Clarity-Capital Group New Perspective	New Zealand Dollar	0.00	1.31	-0.66%	7.37%	11.23%	18.22%	10.39%	—
Devon Global Sustainability	New Zealand Dollar	0.00	1.20	2.31%	5.98%	4.19%	13.38%	—	—

Returns calculated on NAV movement, assuming distribution reinvested after management fee and before tax. Select Fees and Adviser Service Fees have not been deducted from the returns.

Information and Disclaimer:

This report is for information purposes only. It does not take into account your investment needs or personal circumstances and so is not intended to be viewed as investment or financial advice. Should you require financial advice you should always speak to your Financial Adviser.

The price, value and income derived from investments may fluctuate because values can go down as well as up and investors may get back less than originally invested.

Past Performance is not indicative of future results and no representation or warranty, express or implied, is made regarding future performance. Fee and minimum investment amounts may change from time to time. This report has been prepared from published information and other sources believed to be reliable, accurate investment amounts may change from time to time.

Custom Built Portfolio Funds

Currency: New Zealand Dollar Source Data: Total Return

	Base Currency	12 Mth Yield	Annual Report Management Expense Ratio (MER)	Return					
				3 Month	6 Month	1 Year	3 Year p.a.	5 Year p.a.	10 Year p.a.
International Equities - hedged									
Magellan Global (Hedged)	Australian Dollar	7.59	—	0.82%	8.77%	8.05%	15.18%	8.33%	9.92%
Schroder Sustainable Global Core PIE H	New Zealand Dollar	0.00	—	1.95%	10.61%	16.89%	—	—	—
Vanguard Ethically Cons Intl ShrsIdxNZDH	New Zealand Dollar	0.00	—	1.71%	10.75%	15.86%	19.95%	12.37%	—
Vanguard Intl Shs Sel Exclusions IdxNZDH	New Zealand Dollar	0.00	—	2.07%	10.40%	15.67%	19.08%	12.96%	—
International Infrastructure									
Kernel Global Infrastructure NZD Hedged	New Zealand Dollar	3.82	0.25	6.01%	6.19%	14.27%	9.31%	—	—
Salt Global Listed Infrastructure	New Zealand Dollar	2.73	1.15	4.48%	8.47%	14.93%	9.07%	—	—
Not Classified									
Apostle Dundas Global Equity	Australian Dollar	0.38	—	-2.80%	4.35%	0.36%	14.19%	11.57%	12.64%
Betashares Australia 200 Fund	New Zealand Dollar	0.00	—	1.67%	9.41%	12.54%	—	—	—
Betashares Global Quality Leaders Fund	New Zealand Dollar	0.00	—	-2.50%	7.46%	5.86%	—	—	—
Coolabah Short Term Income Base Fee	Australian Dollar	4.68	—	2.40%	8.60%	9.75%	7.75%	5.15%	3.97%
Dimensional Gbl Small Comp Active ETF	Australian Dollar	2.37	—	2.67%	10.85%	9.96%	15.03%	13.06%	11.38%
Dimensional Global Bond Sust PIE	New Zealand Dollar	0.00	—	-0.23%	1.72%	4.00%	—	—	—
Dimensional Global Core Equity NZD Hgd	New Zealand Dollar	0.00	—	4.62%	11.70%	16.26%	16.40%	12.70%	11.87%
Kernel Emerging Markets Fund	New Zealand Dollar	2.69	—	-0.58%	13.19%	21.59%	—	—	—
Kernel NZ 20	New Zealand Dollar	2.97	0.25	-1.34%	3.49%	1.28%	3.93%	1.00%	—
Kernel NZ Bond Fund	New Zealand Dollar	6.13	—	-1.25%	2.40%	6.38%	—	—	—
Kernel NZ Small & Mid Cap Opportunities	New Zealand Dollar	3.76	0.25	0.76%	11.39%	17.04%	8.15%	0.83%	—
MSCI EM NR GBP	Pound Sterling	—	—	3.60%	20.76%	33.51%	19.35%	9.10%	10.82%
MSCI Emerging Markets Index	—	—	—	—	—	—	—	—	—
MSCI World SMID Cap NR AUD	Australian Dollar	—	—	0.82%	9.46%	11.17%	15.39%	11.87%	11.38%
OneAnswer SAC International Lstd Infrs	New Zealand Dollar	0.00	—	4.09%	6.06%	20.69%	11.47%	—	—
QuayStreet Fixed Interest	New Zealand Dollar	2.34	0.76	-0.78%	1.98%	4.81%	5.62%	2.44%	3.36%
S&P ASX 200 (hedged NZD)	New Zealand Dollar	—	—	0.05%	2.59%	6.56%	10.25%	10.65%	10.59%
S&P Global Infrastructure Hdg NR NZD	New Zealand Dollar	—	—	5.32%	8.34%	18.11%	12.91%	12.10%	9.06%
S&P/NZX 50 Portfolio TR NZD	New Zealand Dollar	—	—	-1.21%	5.70%	5.56%	3.69%	0.74%	8.26%
S&P/NZX NZ Corporate Bond A Grade NZD	New Zealand Dollar	—	—	-0.56%	2.24%	5.32%	5.79%	1.90%	3.28%
Simplicity NZ Bond	New Zealand Dollar	0.00	0.10	-1.35%	2.03%	4.64%	4.53%	0.07%	—
Wellington Global Stewards USD S Acc	US Dollar	0.00	—	0.18%	5.73%	4.46%	16.18%	15.41%	—

Returns calculated on NAV movement, assuming distribution reinvested after management fee and before tax. Select Fees and Adviser Service Fees have not been deducted from the returns. Information and Disclaimer:

This report is for information purposes only. It does not take into account your investment needs or personal circumstances and so is not intended to be viewed as investment or financial advice. Should you require financial advice you should always speak to your Financial Adviser.

The price, value and income derived from investments may fluctuate because values can go down as well as up and investors may get back less than originally invested.

Past Performance is not indicative of future results and no representation or warranty, express or implied, is made regarding future performance. Fee and minimum investment amounts may change from time to time. This report has been prepared from published information and other sources believed to be reliable, accurate investment amounts may change from time to time.