Select Wealth Management Selected Portfolio Returns

As of Date: 31/10/2026 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	0.72	2.72	1.45	8.12	3.61	4.01
Selected Conservative Balanced Income Portfolio	0.83	3.80	2.82	9.48	4.60	5.16
Selected Balanced Portfolio	0.91	4.59	4.09	11.43	5.34	6.06
Selected Growth Portfolio	1.06	5.26	5.75	13.68	7.11	8.80
Selected High Growth Portfolio	1.37	6.38	7.54	16.27	7.98	10.78
Selected GBP Balanced Growth Portfolio	4.84	8.61	13.80	18.15	9.77	—
Selected Responsible Investment Portfolio - Conservative	1.20	2.76	1.80	8.25	—	—
Selected Responsible Investment Portfolio - Balanced	2.11	4.32	3.61	11.31	4.73	—
Selected Responsible Investment Portfolio - Growth	3.13	5.58	6.29	13.73	—	—
Selected Index Enhanced Conservative Portfolio	0.61	1.98	2.44	—	—	—
Selected Index Enhanced Balanced Portfolio	1.14	3.31	5.46	—	—	—
Selected Index Enhanced Growth Portfolio	1.76	4.69	8.52	—	—	—

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.

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Source: Morningstar Direct

Select Wealth Management SelectSaver Returns

As of Date: 31/10/2026 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	0.86	1.81	1.63	7.21	3.91	—
SelectSaver Blended Income	1.42	4.13	4.57	11.17	6.09	—
SelectSaver Blended Growth	1.83	5.38	6.08	13.63	7.59	—
SelectSaver Diversified Growth	2.10	6.39	7.45	15.99	8.91	—

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.

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Source: Morningstar Direct

Fund Manager Returns

As of 31/10/2026

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	3.75	0.31	0.82%	1.60%	3.01%	4.45%	4.11%	3.02%
Enhanced Cash PIE	New Zealand Dollar	2.43	—	0.88%	1.65%	3.32%	—	—	—
NZ Fixed Interest									
Amova NZ Bond	New Zealand Dollar	4.40	0.65	0.35%	1.76%	-0.13%	6.50%	2.54%	2.57%
Amova NZ Corporate Bond	New Zealand Dollar	4.32	0.70	0.60%	2.00%	0.87%	6.52%	3.41%	3.27%
Clarity Fixed Income	New Zealand Dollar	2.45	0.70	0.72%	1.86%	1.54%	5.91%	3.38%	3.24%
Harbour NZ Core Fixed Interest	New Zealand Dollar	4.32	0.65	0.49%	1.92%	0.77%	6.64%	2.68%	2.45%
Milford Trans-Tasman Bond	New Zealand Dollar	2.48	0.65	-0.03%	1.77%	0.59%	6.00%	3.26%	3.34%
Smart NZ Bond ETF	New Zealand Dollar	4.49	0.54	0.51%	2.01%	1.14%	6.01%	3.16%	3.16%
International Fixed Interest									
Amova Global Bond	New Zealand Dollar	4.48	0.80	-0.62%	-0.42%	-1.38%	4.36%	-0.16%	1.57%
Artesian Green and Sustainable Bond	New Zealand Dollar	5.06	—	-0.19%	1.29%	-0.09%	4.15%	—	—
Bentham Global Income Fund NZD	New Zealand Dollar	3.61	—	-0.40%	0.58%	-2.34%	4.98%	3.34%	4.17%
Devon Global Impact Bond	New Zealand Dollar	4.17	0.59	-0.65%	-0.96%	-1.60%	4.41%	—	—
Fisher BondPlus Fund	New Zealand Dollar	0.00	1.20	-0.83%	-1.18%	-2.82%	3.15%	-0.92%	0.70%
Hunter Global Fixed Interest	New Zealand Dollar	5.02	0.54	-0.81%	-0.93%	-2.42%	4.29%	0.06%	—
iShares Core £ Corp Bond ETF GBP Dist	Pound Sterling	5.21	—	3.42%	3.87%	3.30%	9.90%	3.36%	4.69%
iShares Core Global Aggt Bd ETF USD Dist	US Dollar	3.34	—	3.68%	2.91%	0.73%	5.76%	3.22%	—
iShares Core UK Gilts ETF GBP Dist	Pound Sterling	4.49	—	4.37%	4.44%	3.03%	7.53%	-0.23%	2.20%
Smart Global Aggregate Bond ETF	New Zealand Dollar	2.46	0.30	-0.54%	-0.83%	-1.80%	3.81%	-0.39%	—
Smart Global Bond ETF	New Zealand Dollar	2.16	0.54	-0.56%	-0.37%	-2.17%	4.39%	0.08%	1.78%
Listed Property									
Dexus AREIT	Australian Dollar	6.51	—	-0.31%	1.74%	-3.76%	16.03%	5.40%	5.39%
Harbour Real Estate Investment	New Zealand Dollar	5.02	0.88	-3.70%	-1.01%	-13.67%	3.17%	-3.05%	—
iShares UK Property ETF GBP Dist	Pound Sterling	4.27	—	-0.77%	14.59%	14.68%	13.55%	0.71%	4.40%
Kernel NZ Commercial Property	New Zealand Dollar	5.38	0.25	-2.24%	0.81%	-11.67%	4.74%	-2.59%	—
Russell Investments Global Listed RE	New Zealand Dollar	2.71	—	-6.84%	-4.39%	3.81%	—	—	—
Salt Enhanced Property	New Zealand Dollar	6.44	1.06	-2.35%	0.57%	-11.68%	4.73%	-2.04%	4.91%
Salt Global Listed Property	New Zealand Dollar	3.82	1.15	-6.22%	-3.95%	4.99%	11.50%	0.97%	—
Smart NZ Property ETF	New Zealand Dollar	6.24	0.54	-2.29%	0.71%	-11.89%	4.43%	-3.07%	3.97%
Australasian Equities									
Amova Concentrated Equity	New Zealand Dollar	1.44	2.18	-6.47%	-2.92%	-13.84%	2.72%	-1.97%	5.64%
Betashares Australia 200 Fund	New Zealand Dollar	0.00	—	4.87%	6.80%	13.29%	18.52%	—	—

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.

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Source: Morningstar Direct

Fund Manager Returns

As of 31/10/2026

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									
Clarity Dividend Yield	New Zealand Dollar	4.36	1.06	1.99%	3.09%	4.77%	13.04%	6.70%	8.15%
Clarity New Zealand Equity	New Zealand Dollar	2.37	1.06	0.77%	7.42%	2.86%	10.12%	3.16%	—
Clarity Trans-Tasman Value	New Zealand Dollar	2.24	1.06	3.58%	8.87%	8.60%	13.70%	7.83%	7.32%
Devon Alpha Fund	New Zealand Dollar	3.12	1.61	-0.66%	6.21%	-0.58%	7.62%	5.29%	7.28%
Devon Australian	New Zealand Dollar	3.77	1.68	6.58%	9.36%	7.77%	15.39%	10.49%	8.58%
Devon Sustainability	New Zealand Dollar	4.22	1.25	2.12%	5.74%	-3.76%	7.72%	3.00%	—
Devon Trans-Tasman Fund	New Zealand Dollar	4.00	1.61	2.74%	8.02%	6.13%	12.95%	7.73%	8.63%
Fisher Funds NZ Growth Fund	New Zealand Dollar	0.00	1.39	-1.18%	6.14%	-5.66%	7.09%	-1.70%	7.64%
Fisher Trans Tasman Equity Trust	New Zealand Dollar	0.00	1.64	0.78%	6.16%	-10.02%	4.92%	-0.89%	7.57%
Harbour Australasian Equity	New Zealand Dollar	0.00	1.10	-0.82%	5.65%	-5.47%	6.18%	-1.46%	6.78%
Harbour Australasian Equity Income	New Zealand Dollar	3.47	1.08	-2.13%	3.00%	-2.04%	7.86%	3.20%	7.29%
Harbour NZ Index Shares Fund	New Zealand Dollar	3.87	0.40	-0.37%	4.74%	-1.43%	7.84%	0.71%	7.00%
Harbour Sustainable NZ Shares	New Zealand Dollar	3.89	0.25	-0.85%	3.70%	-2.38%	7.60%	0.78%	—
Milford Dynamic	New Zealand Dollar	0.00	1.60	-1.96%	-5.93%	-12.80%	9.25%	3.63%	9.73%
Milford Trans-Tasman Equity	New Zealand Dollar	0.00	1.37	-0.63%	4.16%	-2.40%	8.37%	2.88%	9.54%
Pengana Emerging Companies	Australian Dollar	3.77	—	-3.16%	-4.04%	-16.67%	11.77%	3.35%	8.43%
Smart Australian Top 20 ETF	New Zealand Dollar	2.37	0.60	4.76%	8.22%	20.78%	19.61%	13.34%	11.54%
Smart Australian Top 200 ETF	New Zealand Dollar	2.41	0.30	5.01%	6.91%	13.37%	18.21%	11.67%	—
Smart NZ Top 50 ETF	New Zealand Dollar	3.73	0.50	-0.42%	4.55%	-1.73%	7.49%	0.41%	7.51%
Smart S&P/NZX 50 ETF	New Zealand Dollar	3.67	0.20	0.93%	7.21%	2.35%	9.26%	1.67%	—
TAHITO Te Tai o Rehua Fd	New Zealand Dollar	0.00	—	3.82%	5.61%	-4.64%	7.23%	2.48%	—
International Equities									
Amova Global Shares	New Zealand Dollar	0.00	1.20	4.55%	6.80%	-1.63%	17.07%	9.25%	—
Apostle Dundas Global Equity Class C	Australian Dollar	0.31	—	4.78%	11.35%	7.74%	15.28%	9.14%	13.71%
Bankers Ord	Pound Sterling	1.80	—	2.71%	10.16%	14.53%	21.00%	12.40%	13.67%
Brandywine Global Opportunistic Equity	New Zealand Dollar	0.00	—	7.13%	16.55%	21.51%	—	—	—
City of London Ord	Pound Sterling	3.94	—	3.92%	10.84%	23.17%	26.21%	18.24%	12.42%
Hyperion Global Growth Companies PIE	New Zealand Dollar	0.00	—	8.00%	6.98%	-7.16%	23.05%	—	—
iShares Core FTSE 100 ETF GBP Dist	Pound Sterling	3.05	—	3.29%	8.01%	17.92%	22.68%	16.95%	11.97%
iShares Core MSCI EAFE ETF	US Dollar	3.42	—	2.20%	6.69%	15.00%	20.89%	13.56%	11.88%
iShares Core MSCI Emerging Markets ETF	US Dollar	2.42	—	-0.70%	0.31%	13.61%	21.99%	11.80%	10.60%
iShares Core S&P 500 ETF	US Dollar	1.11	—	5.83%	10.46%	13.90%	24.68%	17.52%	18.20%
iShares Core S&P Mid-Cap ETF	US Dollar	1.23	—	1.94%	5.82%	16.18%	18.60%	12.42%	13.61%

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Fund Manager Returns

As of 31/10/2026

Custom Built Portfolio Funds

Currency: New Zealand Dollar Source Data: Total Return

	Base Currency	12 Mth Yield	Annual Report Management Expense Ratio (MER)	Return					
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International Equities									
iShares MSCI World Small Cap ETF USD Ac	US Dollar	0.00	—	3.25%	6.50%	17.65%	21.71%	11.53%	—
JPMorgan Global Growth & Income Ord	Pound Sterling	3.90	—	1.81%	4.73%	5.93%	19.04%	15.28%	15.91%
Mercer Socially Rspnb Shrs Fd Unhdg	Australian Dollar	21.27	—	5.56%	9.86%	11.68%	20.60%	11.00%	—
OneAnswer SAC International Share	New Zealand Dollar	0.00	1.06	3.81%	9.40%	16.25%	19.49%	11.29%	13.47%
Russell Investments Sust Glbl Shrs	New Zealand Dollar	1.10	0.34	4.04%	9.25%	14.17%	23.70%	—	—
Scottish Mortgage Ord	Pound Sterling	0.29	—	17.17%	22.53%	29.43%	35.38%	7.08%	21.56%
Smart Emerging Markets ETF	New Zealand Dollar	1.76	0.59	1.30%	1.22%	6.47%	18.11%	9.82%	9.13%
State Street® SPDR® S&P 500® ETF	US Dollar	1.00	—	5.81%	10.43%	13.84%	24.58%	17.45%	18.13%
Templeton Emerging Mkts Invmt Tr TEMIT	Pound Sterling	1.65	—	-1.45%	9.27%	30.06%	34.15%	17.35%	14.75%
Vanguard Ethically Cons Intl Shrs Idx	Australian Dollar	1.41	—	4.49%	10.68%	14.00%	24.26%	15.36%	—
Vanguard FTSE 250 UCITS ETF	Pound Sterling	3.42	—	6.65%	13.93%	18.09%	21.53%	8.91%	9.78%
International Equities - 50% hedged									
Clarity Global Shares	New Zealand Dollar	0.00	1.06	1.64%	9.17%	18.41%	24.64%	15.96%	—
Clarity-Capital Group New Perspective	New Zealand Dollar	0.00	1.31	1.04%	3.72%	3.79%	17.86%	7.70%	—
Devon Global Sustainability	New Zealand Dollar	0.00	1.20	5.89%	17.61%	22.74%	19.33%	—	—
International Equities - hedged									
Amova Global Shares Hedged	New Zealand Dollar	0.00	1.20	0.81%	3.42%	-3.69%	14.63%	2.44%	—
Mercer Sustainable plus Intrntl shr fd H	Australian Dollar	28.88	—	6.01%	8.57%	20.26%	23.76%	9.31%	—
Russell Investments Hdg Sust Glbl Shrs	New Zealand Dollar	1.34	0.36	-0.32%	4.59%	10.93%	21.23%	—	—
Schroder Sustainable Global Core PIE H	New Zealand Dollar	0.00	—	-0.03%	4.50%	10.79%	—	—	—
Vanguard Ethically Cons Intl ShrsIdxNZDH	New Zealand Dollar	1.04	—	0.02%	5.73%	10.56%	21.62%	9.82%	—
Vanguard Intl Shs Sel Exclusions IdxNZDH	New Zealand Dollar	0.00	—	0.63%	5.17%	10.36%	20.92%	10.22%	—
International Infrastructure									
Kernel Global Infrastructure NZD Hedged	New Zealand Dollar	3.69	0.25	0.90%	-0.72%	14.86%	16.05%	—	—
Maple-Brown Abbott Gbl Listed Infra Hd	Australian Dollar	3.86	—	8.25%	4.92%	24.70%	21.16%	13.14%	8.98%
Maple-Brown Abbott Global Listed Infras	Australian Dollar	4.87	—	6.46%	4.09%	14.54%	18.68%	15.16%	10.21%
Russell Investments Global Listed Infras	New Zealand Dollar	2.25	1.05	0.39%	-0.46%	11.63%	16.86%	—	—
Salt Global Listed Infrastructure	New Zealand Dollar	2.77	1.15	0.95%	1.47%	14.82%	16.79%	8.12%	—

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