SHARESIES KIWISAVER SCHEME

Investment Options Supplement

5 November 2026

Issuer: Sharesies Investment Management Limited

Sharesies

This Investment Options Supplement is provided by Sharesies Investment Management Limited under an exemption that the Sharesies KiwiSaver Scheme has from some of the requirements of the Financial Markets Conduct Act 2013 and Financial Markets Conduct Regulations 2014. You can find a copy of the exemption notice on FMA's website at www.fma.govt.nz/business/legislation/exemptions/financial-markets-conduct-act-exemptions/financial-markets-conduct-sharesies-kiwisaver-scheme-exemption-notice-2025/

CONTENTS

General	3
Understanding the risk indicator	3
What are the fees?	4
Investment Options	5
Base Funds	5
Self Select Fund	6

01. General

The purpose of this document is to provide you with important information on the investment options that Sharesies Investment Management Limited (SIML) offers to members of the Sharesies KiwiSaver Scheme.

This document should be read with the Product Disclosure Statements. Investment options include a range of funds that provide exposure to investments such as New Zealand and US equities and managed funds.

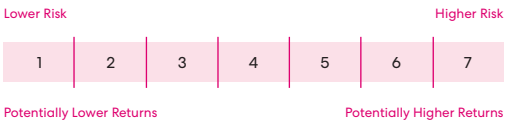
The annual fund charges are calculated as a percentage of the net asset value and include GST.

The investment options are grouped by underlying asset class.

02. Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.



To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at sorted.org.nz/tools/investor-kickstarter.

Note that even the lowest category does not mean a risk-free investment, and there are other risks (described under the heading "Other specific risks" in the Product Disclosure Statement) that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 September 2026. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund update for this fund.

See **section 4 "Investment Options"** on page 5 for risk indicator for each investment option. The risk indicator for each self select investment option has been calculated and filled in using a framework that SIML has approved for the calculation of self select investment option risk indicators. Risk indicators for self select investment options have been calculated using weekly returns of the underlying investments for up to 5 years, where the underlying investment has not been in existence for at least 2 years the maximum risk indicator of 7 is applied.

03. What are the fees?

Administration fee

	Annual fund charges (incl. GST)
Sharesies Self Select Fund	0.15%[1]

This is paid to us for the operation of the Self Select Fund and is included in the Annual fund charges. There is no Administration fee for the Base Funds as in some cases we are remunerated by the underlying fund managers.

[1] Self select investment options that invest in underlying funds may also have fees (including performance-based fees), and expenses which are charged by the manager of that fund. These fees and expenses will be reflected in the fund's unit price and may therefore indirectly affect your returns.

Base Fund annual fund charges (% of net asset value)

	Annual fund charges (incl. GST)
Sharesies Smartshares Growth Fund	0.51%[2]
Sharesies Pie Global Growth 2 Fund	1.49%[2]
Sharesies Pathfinder Ethical Growth Fund	1.35%[2]
Sharesies Smartshares Balanced Fund	0.50%[2]
Sharesies Smartshares Conservative Fund	0.47%[2]
Sharesies Milford Aggressive Fund	1.15% [2]
Sharesies US500 Fund	0.09%[2]
Sharesies Total World Share Fund	0.12%[2]
Sharesies Generate Focused Growth Fund	1.29%[2]
Sharesies Fisher Funds Growth Fund	1.13%[2]
Sharesies Milford Balanced Fund	1.07%[2]
Sharesies Nasdaq100 Fund	0.25%[2]

[2] Base Fund annual fund charges include an estimate of applicable underlying fund charges.

The fund charges represent our best estimates of the fees and expenses that will be charged to each Fund. These have been estimated using information provided by the underlying fund managers and by reference to each underlying fund's disclosure documents.

The fund charges are deducted from and reflected in the value of each Fund. The fund charges include all normal day-to-day fund costs and expenses including the fees and charges charged by the Supervisor, custodian and other service providers. They also include the fees and costs charged by any other funds we invest in.

Sharesies Investments may be remunerated by the underlying fund managers.

Transaction fees

	Transaction fee
Sharesies Self Select Fund	1% for amounts up to $1,000 plus 0.1% for amounts above $1,000

When you buy or sell units in the Self Select Fund, you will be charged a transaction fee. This fee will be deducted from the buy or sell amount and is paid to us.

There is no GST charged on transaction fees.

Currency exchange fees

	Currency exchange fee
Sharesies US500 Fund Sharesies Total World Share Fund Sharesies Nasdaq100 Fund Sharesies Self Select Fund	0.50%

When currency is converted to buy or sell units in a fund, you will be charged a currency exchange fee. We always use any available funds in the transaction currency before exchanging money. This fee will be deducted from the buy or sell amount and is paid to us.

There is no GST charged on currency exchange fees.

Other fees

You may be charged other fees on an individual basis for investor specific decisions or actions.

Example of how fees apply to an investor

Katy invests $10,000 in a mix of one Base Fund ($7,000) and investment options within the Self Select Fund ($3,000).

They are charged a Transaction fee when the funds are invested in the Self Select Fund of $30 (1% of $3,000).

This brings the starting value of their investment to $9,970.

They are then charged an Administration Fee on the actual amount invested in the Self Select Fund, which works out to $4.50 (0.15% of $3,000).

They are charged an Annual fund charge on the Base Fund, which works out to $94.50 (1.35% of $7,000).

These fees might be more or less if their account balance has increased or decreased over the year and are dependent on the type of investment they have selected.

Estimated total fees for the year

Transaction fees (Self Select Fund)**: $30
Administration Fee (Self Select Fund): $4.50
Annual fund charge (Base Funds): $94.50

*These fees will change depending on how often Katy buys or sells units in the Self Select Fund. When you buy or sell units in the Self Select Fund, any transaction fees applicable at that time will be a cost to you. Katy may also be charged currency exchange fees if they buy or sell units in other currencies.

If Katy's investment options include funds/ETFs, Katy may be subject to underlying fund fees and expenses. This example may not be representative of the actual fees you may be charged.

This example includes options available under the PDS (multi-asset funds), as well as options available in the PDS (single-asset funds) including self-select options and the relevant fees.

04. Investment Options

Base Funds

Fund	Underlying investment manager	Description	Risk Indicator*	Estimated annual fund charges**
Sharesies Smartshares Growth Fund	Smartshares Limited	Invests wholly in the SuperLife Growth Fund. Designed for investors that want a growth investment option that aims to achieve higher returns over the long term, with more ups and downs along the way. Provides exposure to a diverse range of domestic and global growth assets.	Lower Risk 1 2 3 **4** 5 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	0.51%
Sharesies Pie Global Growth 2 Fund	Pie Funds Management Limited	Invests wholly in the Pie Global Growth 2 Fund, whose objective is to generate capital growth over a period exceeding five years. The Fund invests predominantly in listed international large companies.	Lower Risk 1 2 3 4 **5** 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	1.49%
Sharesies Pathfinder Ethical Growth Fund	Pathfinder Asset Management Limited	Invests wholly in the Pathfinder Ethical Growth Fund, an ethical portfolio with a higher exposure to growth assets and a lower exposure to income assets.	Lower Risk 1 2 3 **4** 5 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	1.35%
Sharesies Smartshares Balanced Fund	Smartshares Limited	Invests wholly in the SuperLife Balanced Fund. Designed for investors that want a balance between stability of returns and growth of their investment over the long term. Provides exposure to a diverse mix of growth and income assets.	Lower Risk 1 2 3 **4** 5 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	0.50%
Sharesies Smartshares Conservative Fund	Smartshares Limited	Invests wholly in the SuperLife Conservative Fund. Designed for investors that want a conservative investment option that aims to provide more stable returns over the short to medium term. Provides exposure to a diverse range of domestic and global income assets.	Lower Risk 1 2 **3** 4 5 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	0.47%
Sharesies Milford Aggressive Fund	Milford Funds Limited	Invests wholly in the Milford Aggressive Fund. Designed to maximise capital growth over the minimum recommended investment timeframe. Primarily invests in international equities, with a moderate allocation to Australasian equities.	Lower Risk 1 2 3 4 **5** 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	1.15%
Sharesies US500 Fund		Invests wholly in a US exchange traded fund (ETF) that provides exposure to large US companies. Aims to achieve returns similar to its benchmark, the Morningstar US Target Market Exposure TR (NZD) Index.	Lower Risk 1 2 3 4 5 **6** 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	0.09%
Sharesies Total World Share Fund		Invests wholly in a US exchange traded fund (ETF) that seeks to track the performance of a benchmark index that measures the investment returns of stocks of companies located in developed and emerging markets around the world. The underlying ETF employs an indexing investment approach that aims to achieve returns similar to its benchmark, the Morningstar Global All Cap Target Market Exposure GR NZD.	Lower Risk 1 2 3 4 **5** 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	0.12%
Sharesies Generate Focused Growth Fund	Generate Investment Management Limited	Invests wholly in the Generate Focused Growth Managed Fund which aims to provide a higher return over the long term. It invests in an actively managed portfolio made up predominantly of growth assets with a minor allocation of income assets. Volatility is likely to be high.	Lower Risk 1 2 3 4 **5** 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	1.29%
Sharesies Fisher Funds Growth Fund	Fisher Funds Management Limited	Invests wholly in the Fisher Funds Growth Fund which is suitable for a long term investor who can tolerate volatility of returns in the expectation of potential higher returns, and who has time on their side. The aim is to achieve capital growth over the long term by investing mainly in growth assets.	Lower Risk 1 2 3 **4** 5 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	1.13%
Sharesies Milford Balanced Fund	Milford Funds Limited	Invests wholly in the Milford Balanced Fund. Designed to provide capital growth over the minimum recommended investment timeframe. Primarily invests in equities, with a significant allocation to fixed interest securities.	Lower Risk 1 2 3 **4** 5 6 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	1.07%
Sharesies Nasdaq100 Fund		Invests wholly in a US exchange traded fund that provides exposure to securities of 100 of the largest domestic and international non-financial companies listed on Nasdaq Stock Exchange. The fund seeks to track the investment results of the Nasdaq-100 Index.	Lower Risk 1 2 3 4 5 **6** 7 Higher Risk Potentially Lower Returns / Potentially Higher Returns	0.25%

*The funds do not have a five-year return history so market index returns have been used to fill in the risk indicators with actual returns used for the balance of the 5-year period.

- Sharesies Smartshares Growth Fund, Sharesies Pie Global Growth 2 Fund, Sharesies Pathfinder Ethical Growth Fund, Sharesies Smartshares Balanced Fund, Sharesies Smartshares Conservative Fund were prepared using market index returns for the period 1 October 2021 to 30 April 2023
- Sharesies Milford Aggressive Fund was prepared using market index returns for the period 1 October 2021 to 31 March 2024
- Sharesies US500 Fund was prepared using market index returns for the period 1 October 2021 to 31 March 2025
- Sharesies Total World Share Fund was prepared using market index returns for the period 1 October 2021 to 30 April 2026
- Sharesies Generate Focused Growth Fund was prepared using market index returns for the period 1 October 2021 to 31 December 2025
- Sharesies Fisher Funds Growth Fund was prepared using market index returns for the period 1 October 2021 to 28 February 2026
- Sharesies Milford Balanced Fund was prepared using market index returns for the period 1 October 2021 to 30 June 2026
- Sharesies Nasdaq100 Fund was prepared using market index returns for the period 1 October 2021 to 30 September 2026

Accordingly, the risk indicators may provide a less reliable indicator of the potential future volatility of each fund.

**Annual fund charges are based on a % of net asset value and include GST.

Self Select Fund

Underlying asset class	Fund charges	Individual action fees
Equities & Exchange Traded Funds (ETFs)	Administration fee 0.15% p.a.*	Transaction fee 1% for amounts up to $1,000 plus 0.1% for amounts above $1,000. Currency exchange fee 0.50%.

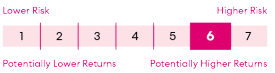
*Self select investment options that invest in underlying funds may also have fees and expenses which are charged by the manager of that fund, these fees and expenses are included in the annual fund charges set out in the table below.

NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
a2 Milk Company 	ATM	The a2 Milk Company Limited is a New Zealand-based company engaged in the sale of branded products in targeted markets made with milk naturally containing the A2-type protein. The Company operates through four segments: Australia and New Zealand, China and Other Asia, USA and Mataura Valley Milk. The Australia and New Zealand segment includes the sale of infant formula, milk and other dairy products, along with royalty, license fees and rental income. The China and Other Asia segment includes the sale of infant formula, milk and other dairy products. The USA segment includes the sale of milk and license fees. The Mataura Valley Milk segment is engaged in manufacturing and sale of nutritional and commodity products. Its product portfolio is divided into three core categories: liquid milk, infant milk formula and macro milk. It offers its products under a2 Milk and a2 Platinum brands. Its product includes a2 Milk Lite, a2 Milk Blue, a2 Platinum Premium toddler milk drink and others.	0.15%
AFT Pharmaceuticals Ltd 	AFT	AFT Pharmaceuticals Limited is a New Zealand-based multinational pharmaceutical company. The Company develops, markets and distributes a portfolio of pharmaceutical products across a range of therapeutic categories, which are distributed across three pharmaceutical distribution channels: over-the-counter (OTC), prescription and hospital. Its product portfolio comprises both proprietary and in-licensed products, and includes patented, branded and generic drugs. The Company develops and in-licenses products for sale by its own dedicated sales teams in Australia and New Zealand and in certain Southeast Asian markets, and out-licenses its products to local licensees and distributors in the rest of the world. A-Scabies, Allersoothe, Allersoothe Elixir, BecloClear, Bites, Calci-Tab, Candacort, Candacort Minipak, Candaderm, Coco-Scalp, Combolieve, Cromo-Fresh, Dry skin, Eczema, Emulsifying Ointment BP, Fenpaed, Fenpaed Double Strength, Ferro-Sachets, HYLO-FORTE and others.	0.15%
Air New Zealand Limited 	AIR	Air New Zealand Limited is engaged in the transportation of passengers and cargo on an integrated network of scheduled airline services to, from and within New Zealand. Its geographical segments include New Zealand, Australia and Pacific Islands, Asia, United Kingdom and Europe, and America. The Company has approximately 104 operating aircraft ranging from Boeing 787-9 Dreamliners and Airbus A320s to ATRs and Q300s. It has domestic business, connecting customers and cargo to 20 different regions around New Zealand. Internationally, the airline has direct flights to cities across Australia, Asia, the Pacific Islands, and the United States. Its operating fleet includes Boeing 777-300ER, Boeing 787-9 Dreamliner, AirbusA321neo, AirbusA320neo, AirbusA320ceo, ATR 72-600, and Bombardier Q300. It is a supplier of aircraft, and component maintenance, repair, and overhaul (MRO) services with customers in New Zealand, Australia, Asia, the Americas, and Europe.	0.15%
ANZ Group Holdings Ltd 	ANZ	ANZ Group Holdings Limited is a non-operating holding company. Its divisions include Australia Retail, Australia Commercial, Institutional, New Zealand, Suncorp Bank, Pacific, and Group Center. The Australia Retail division provides a full range of banking services to Australian consumers. This includes Home Loans, Deposits, Credit Cards and Personal Loans. The Australia Commercial division offers a range of banking products and financial services, including asset financing. The Institutional division services global institutional and corporate customers, and governments across Australia, New Zealand and International, including Papua New Guinea, via the business units, such as Transaction Banking, Corporate Finance, and Markets. New Zealand division comprises business units, such as Personal and Business & Agri. The Suncorp Bank division provides banking and related services to retail, commercial, small and medium enterprises and agribusiness customers in Australia.	0.15%

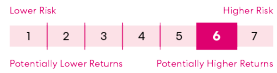
NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
Argosy Property Ltd	ARG	Argosy Property Limited is a New Zealand-based property company. The Company's principal activity is investment in properties which include industrial, office and large-format retail properties, predominantly in Auckland and Wellington. Its office properties include 99-107 Khyber Pass Road, Grafton; 101 Carlton Gore Road, Newmarket; 8 Nugent Street, Grafton; and others. The retail properties include Albany Mega Centre & 11 Coliseum Drive, Albany; 50 & 54-62 Cavendish Drive, Manukau; 252 Dairy Flat Highway, Albany, and Cnr Taniwha & Paora Hapi Streets, Taupo. The industrial properties include 240 Puhinui Road, Manukau; 244 Puhinui Road, Manukau; Highgate Parkway, Silverdale; 10 Transport Place, East Tamaki, and others. The 244 Puhinui Road, Manukau property comprises a new, large industrial building on a 7,187sqm site. The 252 Dairy Flat Highway, Albany property comprises four buildings, three of which are workshops used for servicing and parts storage.	0.15%
Auckland International Airport Limited	AIA	Auckland International Airport Limited provides airport facilities, supporting infrastructure and aeronautical services in Auckland, New Zealand. It is engaged in aeronautical activities, on-airport retail concessions and car parking facilities, standalone investment properties and other charges and rents associated with operating an airport. Its segments include Aeronautical, Retail and Property. The aeronautical business provides services that facilitate the movement of aircraft, passengers and cargo and provides utility services that support the airport. The aeronautical business also earns rental revenue from space leased in facilities, such as terminals. The retail business provides services to the retailers within the terminals and provides car parking facilities for passengers, visitors and airport staff. The property business earns rental revenue from space leased on airport land outside the terminals, including cargo buildings, hangars and stand-alone investment properties.	0.15%
Briscoe Group Limited	BGP	Briscoe Group Limited is a New Zealand-based non-trading holding company. The Company provides management services to its subsidiaries. The Company operates through two segments: homeware and sporting goods. The Company's trading subsidiaries are Briscoes (New Zealand) Limited, a specialist homeware retailer selling branded products, and The Sports Authority Limited, (trading as Rebel Sport), New Zealand's retailer of brands of sporting goods. Its stores operate within two retail sectors, homeware and sporting goods, under the two brand names Briscoes Homeware and Rebel Sport. As well as bricks and mortar stores in all New Zealand cities and provincial towns in New Zealand, the Company sells its products online through its websites. Rebel Sport provides sports superstores. Briscoes Homeware supplies homeware to the New Zealand market. Rebel Sport has 43 stores in selected cities and an online store. Briscoes Homeware has 47 stores nationwide and an online store.	0.15%
Channel Infrastructure NZ Limited	CHI	Channel Infrastructure NZ Limited is a New Zealand-based infrastructure company. The Company utilizes its strategic infrastructure located at Marsden Point to import refined fuels, owned by its customers, and distribute this to New Zealand. The Company's fuel is stored at the Marsden Point site in existing tanks in the fuel terminal in New Zealand. The fuel from Marsden Point is then distributed primarily to the Auckland and Northland markets through the 170 kilometers Marsden Point to Auckland Pipeline and the truck loading facility located adjacent to the Marsden Point site. The Company operates through two segments: Infrastructure, and Oil Refining. The Infrastructure segment comprises the dedicated fuel import terminal system including jetty infrastructure at Marsden Point, storage tanks, and the Marsden Point to Auckland pipeline. The oil refining segment represents results from refining and pipeline operations and Wiri land.	0.15%
Chorus Limited	CNU	Chorus Limited is a New Zealand-based fixed line communications infrastructure business. The Company maintains and builds a network predominantly made up of fiber and copper cables, local telephone exchanges and cabinets. The Company's product portfolio encompasses a range of wholesale broadband, data and voice services across a mix of regulated and commercial products. Its products include fiber broadband, copper-based broadband, fiber premium (point-to-point), copper-based voice, field services products, value-added network services, infrastructure, data services over copper and others. The Company works with phone and broadband providers to keep New Zealanders connected through a range of products and services. It has one wholly owned Subsidiary, Chorus New Zealand Limited (CNZL).	0.15%
Contact Energy Limited	CEN	Contact Energy Limited is a New Zealand-based energy generator and retailers. It segments include Wholesale and the Retail. The Wholesale segment includes sale of electricity to the wholesale electricity market, to commercial & industrial (C&I) customers and to the Retail segment, less the cost to generate and/or purchase the electricity and costs to serve and distribute electricity to C&I customers. The Retail segment is engaged in delivering electricity, natural gas, broadband, mobile and other products and services to mass market customers less the cost of purchasing those products and services, and the cost to serve and distribute electricity to customers. It owns and operates over 11 power stations and produce its electricity from its renewable hydro and geothermal stations. Its products include electricity, gas, broadband, mobile, and solar. It sells products and services to individuals and businesses to meet their energy and broadband needs. It has around 625,000 connections.	0.15%

NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
EBOS Group Limited 	EBO	EBOS Group Limited is a marketer, wholesaler and distributor of healthcare, medical and pharmaceutical products. The Company is a marketer and distributor of animal care brands. Its segments include Healthcare, Animal Care and Corporate. The Healthcare segment includes sales of healthcare products in a range of sectors, own brands, retail healthcare, pharmacy, hospital and logistic services and wholesale activities. The Animal Care segment includes sales of animal care products in a range of sectors, own manufactured and contract manufactured brands, retail, and wholesale activities. It sources and supplies a range of surgical, medical, and pharmaceutical products. Its Community Pharmacy business includes Symbion, ProPharma, Pharmacy Wholesalers Russells, TerryWhite Chemmart, Good Price Pharmacy Warehouse, healthSAVE, Ventura Health, Minfos, DoseAid, Intellipharm, Endeavour Consumer Health, and Red Seal. Its contract logistics include Healthcare Logistics and Clinect.	0.15%
Fisher & Paykel Healthcare Corporation Limited 	FPH	Fisher & Paykel Healthcare Corporation Limited designs, manufactures and markets products and systems for use in acute and chronic respiratory care, surgery and the treatment of obstructive sleep apnea. The Company provides medical device products and systems for use in both hospital and homecare settings. Its hospital product group includes products used in invasive ventilation, noninvasive ventilation, nasal high flow therapy, anesthesia, and laparoscopic and open surgery. Its homecare product group includes devices and systems used to treat obstructive sleep apnea (OSA) and provide respiratory support in the home, which include its continuous positive airway pressure (CPAP) therapy masks as well as flow generators, interfaces, and data management technologies. The Company's products are sold in over 120 countries worldwide. It operates across Canada, the United States of America, Mexico, Costa Rica, the United Kingdom, Switzerland, India and others.	0.15%
Fletcher Building Limited 	FBU	Fletcher Building Limited is a manufacturer, retailer, home builder and partner in major construction and infrastructure projects. Its Building Products segment is a manufacturer, distributor, and marketer of building products used in the residential, industrial and commercial markets in New Zealand. Its Distribution segment consists of building and plumbing product distribution businesses in New Zealand. Its Concrete segment includes its interests in the concrete value chain, including extraction of aggregates, and the production of cement, concrete and concrete products. Its Australia segment manufactures and sells building materials for a range of industries across Australia. Its Residential and Development segment involves building and sale of residential homes and apartments, development and sale of commercial and residential land, and management of retirement village assets. Its Construction segment is a supplier of building and maintenance services for infrastructure projects.	0.15%
Fonterra Shareholders' Fund 	FSF	Fonterra Shareholders' Fund (the Fund) is a New Zealand-based managed investment scheme. The principal activity of the Fund is to acquire economic rights and issue units to investors. It allows investors in the Fund an opportunity to earn returns based on the financial performance of Fonterra Co-operative Group Limited (Fonterra). Under the Trust Deed, the Fund invests only in authorized investments, which are the economic rights of Fonterra shares (Economic Rights), and issue units to investors. The Fund may not invest directly in Fonterra shares. The Fund's manager is FSF Management Company Limited.	0.15%
Freightways Group Limited 	FRW	Freightways Group Limited is engaged in the operation of express package and business mail services and information management services. It operates in three segments: Express package and business mail, Information management, and Corporate and others. The Express package and business mail segment comprises of network (hub and spoke) courier, express freight, refrigerated transport, point-to-point courier, and postal services. The Information management segment comprises of secure paper-based and electronic business information management services. This segment also comprises secure handling, treatment and disposal of clinical waste, waste renewal, and related services. Corporate and others segment comprise of corporate, financing and property management services. It provides archive management services for documents and computer media, including storage, retrieval, and destruction services. It also offers secure handling, treatment and disposal of clinical waste and related services.	0.15%
Genesis Energy Limited 	GNE	Genesis Energy Limited is a New Zealand-based diversified energy company. The Company sells electricity, reticulated natural gas and liquified petroleum gas (LPG) through its retail brands, Genesis and Frank Energy. The Company operates through four segments: Retail, Wholesale, Kupe and Corporate. Its Retail segment is engaged in supplying energy (electricity, gas and LPG) and related services to end users. Its Wholesale segment is engaged in supplying electricity to the wholesale electricity market, supply of gas and LPG to wholesale customers and the Retail segment and the sale and purchase of derivatives to fix the price of electricity. Its Kupe segment is engaged in the exploration, development and production of gas, oil and LPG, and supplies gas and LPG to the Wholesale segment and supply of light oil. The Company's products include electricity, bottled gas, natural (piped) gas, dual fuel, electric vehicles and solar energy.	0.15%

NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
Gentrack Group Ltd 	GTK	Gentrack Group Limited is a New Zealand-based technology-first company, which provides software and services to the utilities and airports industry. The Company operates through two business segments: utility billing software and airport management software. The Company, with its partners Salesforce and AWS, is transforming with g2.0, an end-to-end product-to-profit solution. Using low code/no code, and composable technology, g2.0 allows utilities to launch new propositions in days, reduce cost-to-serve and lead in total experience. It operates in various sectors including energy suppliers, water suppliers and energy networks. Its portfolio includes end-to-end offering, customer engagement, billing & finance, business & data applications, distributed energy resource management, integration layer and debt management. The Company's airports division, Veovo, which operates in over 25 countries and 150 airports, is playing a role in the digitization and modernization of the industry.	0.15%
Goodman Property Trust 	GNZ	Goodman Property Trust is a New Zealand-based company, which is a warehouse and logistics space provider. In New Zealand, the Company owns, develops and manages urban logistics space. The Company's invested properties include Highbrook Business Park, East Tamaki; Savill Link, Otahuhu; M20 Business Park, Manukau; The Gate Industry Park, Penrose; and Westney Industry Park, Mangere. The Company's customers include New Zealand Post, Mainfreight, DHL, Freightways, Officemax, Coda, Fletcher Building, Cotton On Clothing, Linfox, Supply Chain Solutions, Toll, Steel & Tube, Turners & Growers, Frucor Suntory, Asaleo Care, Viridian Glass, Metroglass, NCI Packaging, Cottonsoft, and Ingram Micro. The Company operates in key consumer markets in 14 countries across Asia Pacific, Europe and the Americas.	0.15%
Hallenstein Glasson Holdings Limited 	HLG	Hallenstein Glasson Holdings Limited is a New Zealand-based retailer of men's and women's clothing in New Zealand and Australia. The Company's segments include Hallenstein Brothers (Hallenstein Bros Ltd (New Zealand) and Hallenstein Brothers Australia Limited (Australia)); Glassons Limited (New Zealand); Glassons Australia Limited (Australia); Hallenstein Properties Limited (New Zealand), and Hallenstein Glasson Holdings Limited-Parent (New Zealand). Its products category includes tops, dresses, pants, denim, linen, swimwear, super soft, and accessories. It offers various types of tops, such as singlets and tanks, t-shirts, shirts and blouses, long sleeve tops, bodysuits, corset tops, fashion tops, shrugs, and jumpers. It provides various types of jeans, such as high rise, low rise, wide leg, straight leg, cargo, and ripped jeans. It also offers various types of coats and jackets, such as blazers, faux leather jackets, puffers, and denim jackets.	0.15%
Heartland Group Holdings Limited 	HGH	Heartland is a financial services group with operations in Australia and New Zealand. Heartland has a long history with roots stretching back to 1875 and is listed on the New Zealand and Australian stock exchanges under the ticker HGH. Heartland's New Zealand business, Heartland Bank, provides customers with savings and deposit products, reverse mortgages, online home loans, business loans, car loans and rural loans. In Australia, Heartland Bank Australia offers competitive term deposits, is Australia's leading provider of reverse mortgages and provides specialist livestock finance through the StockCo brand. Heartland's point of differentiation is its 'best or only' strategy – where it focuses on providing products which are the best or only of their kind through scalable digital platforms. Heartland is committed to delivering financial solutions through speed and simplicity, particularly via digital platforms which reduce the cost of onboarding and make it easier for customers to open accounts or apply for funds when they need it.	0.15%
Infratil Limited 	IFT	Infratil Limited is a New Zealand-based global infrastructure investment company. The Company owns and operates infrastructure businesses and investments in New Zealand, Australia, the United States, Asia, United Kingdom, and Europe. Its segments include Gurin Energy Asia, Manawa Energy New Zealand, Mint Renewables Australasia, Wellington International Airport New Zealand, Qscan Group Australia, RHCNZ Medical Imaging New Zealand, One NZ New Zealand, Associates, and All other segments and corporate New Zealand. Gurin Energy, Manawa Energy and Mint Renewables are renewable generation investments; Wellington International Airport is an airport investment; Qscan Group and RHCNZ Medical Imaging are diagnostic imaging investments; and One NZ is a digital infrastructure investment. Associates comprises its investments, including CDC Data Centers, Fortysouth, Galileo, Kao Data, Longroad Energy and RetireAustralia. It invests in renewables, digital infrastructure, healthcare, and airports.	0.15%
Investore Property Limited 	IPL	Investore Property Limited is a New Zealand-based property investment company. The Company is involved in investing in retail properties throughout New Zealand. The Company's portfolio comprises approximately 45 large format retail properties, from standalone supermarkets, and hardware stores to retail centers, with a high concentration of nationally recognized brands and tenants. The Company's tenants include various brands, such as Countdown, New World, Pak'nSave, Bunnings, Mitre 10, Rebel Sport, Briscoes, Hunting & Fishing, Freedom Furniture, McDonald's, Resene and Animates. Its portfolio of investment properties includes 24 Anzac Road, 326 Great South Road, 35A St Johns Road, 507 Pakuranga Road, 3 Averill Street, Cnr Church & Selwyn Streets, Cnr Te Irirangi Drive & Bishop Dunn Place, 112 Stoddard Road, 226 Great South Road, and others. The Company is managed by Stride Investment Management Limited.	0.15%

NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
KMD Brands Limited 	KMD	KMD Brands Limited is a global outdoor, lifestyle and sports company. The Company is a designer, marketer, retailer and wholesaler of apparel, footwear and equipment for surfing and the outdoors. The Company offers three brands, such as Kathmandu, Rip Curl and Oboz. Kathmandu brand is specialized in clothing and equipment for travel and adventure. It provides jackets and vests, accessories, tops, bottom and footwear for men, women and kids. Oboz brand is based in North America and designs True to the Trail outdoor footwear. It manufactures handmade footwear. It offers footwear for hiking, backpacking, casual, insoles and insulation. Rip Curl is a global surf brand, which provides a variety of clothing, such as swimwear, wetsuits, equipment, watches, sunglasses, snow gear and footwear. Its subsidiaries include Kathmandu Limited, Oboz Footwear LLC, Barrel Wave Holdings Pty Ltd and others.	0.15%
Kingfish Limited 	KFL	Kingfish Limited is a New Zealand-based investment company. The Company's investment objectives are to achieve a high real rate of return, comprising both income and capital growth, within risk parameters acceptable to the directors, and provide access to a diversified portfolio of New Zealand quality growth stocks through a single tax-efficient investment vehicle. It invests as a medium to long-term investor, exiting only on the basis of a fundamental change in the original investment case. The Company uses an investment analysis model that it calls STEEPP to analyze existing and new portfolio companies. This analysis gives each company a score against a number of criteria that needs to be present in a portfolio company. It invests in various sectors, such as healthcare, industrials, utilities, consumer staples, financials, and information technology. The Company's investment manager is Fisher Funds Management Limited.	0.15%
Kiwi Property Group Limited 	KPG	Kiwi Property Group Limited is a New Zealand-based property company. The Company's principal activity is to invest in New Zealand real estate. The Company owns and manages a real estate portfolio, comprising New Zealand's mixed-use, retail and office buildings. It is engaged in providing investors with a reliable investment in New Zealand property through the ownership and active management of a diversified portfolio. The Company's segments include Mixed-use, Office, Retail and Other. The Company's Mixed-use properties include Sylvia Park Precinct, Sylvia Park Lifestyle, LynnMall, and The Base. Its Office portfolio includes ASB North Wharf and The Aurora Centre. Its Retail portfolio includes The Plaza and Centre Place North. The Other includes development land. Its subsidiaries include Kiwi Property Centre Place Limited, Kiwi Property Holdings Limited, Kiwi Property Holdings No. 2 Limited, Kiwi Property Holdings No. 3 Limited, Kiwi Property Holdings No. 4 Limited, and more.	0.15%
Mainfreight Limited 	MFT	Mainfreight Limited is a New Zealand-based global logistics provider. The Company operates in the domestic supply chain and air and ocean freight industries. Its segments include New Zealand, Australia, The Americas, Asia, and Europe. The Company provides supply chain logistics services utilizing its three core products, such as Domestic Transportation, Warehousing, and Air and Ocean. Domestic Transportation includes the movement of freight both inter- and intra-city within each country location. Warehousing includes the stock holding on behalf of its customers in storage facilities (with value-add services, including pick/pack, kitting, and distribution). Air and Ocean includes the movement of export and import freight between countries around the world. It offers a full on the ground road transport network to provide a full door-to-door solution. It also manages the specialized services, such as project logistics, bulk liquids, perishables, automotive, trans border, and distribution.	0.15%
Mercury NZ Limited 	MCY	Mercury NZ Limited is a New Zealand-based company, which generates electricity from renewable sources, such as hydro, geothermal and wind. The Company is also a retailer of electricity, gas, broadband and mobile services to residential and small to medium-sized business customers. The Company is operating through the segments: Generation/Wholesale, Retail, and Other. The generation/wholesale market segment encompasses activity associated with the electricity production, electricity trading, generation development activities. It also includes revenue from the sale of electricity, to both commercial & industrial customers. The retail market segment encompasses activity associated with sale of electricity, gas, telecommunication products/services and other related products and services to customers in New Zealand through Mercury and Trustpower brands. The Other segment represents corporate support services. The Company's products include electricity, gas, broadband, and mobile.	0.15%
Meridian Energy Limited 	MEL	Meridian Energy Limited is a New Zealand-based power company. The Company is engaged in the generation, trading and retailing of electricity and the sale of complementary products and services. The Company's segments include Wholesale, Retail, and Other. The Wholesale segment includes activity of generation of electricity and its sale into the wholesale electricity market; purchase of electricity, and development of renewable electricity generation opportunities. The Retail segment includes activity of retailing of electricity and complementary products through its two brands: Meridian and Powershop in New Zealand. It owns and operates seven hydro stations in New Zealand. The Company supplies electricity power for homes, businesses, and farms. It also has various wind farms and is also engaged in solar power generation.	0.15%

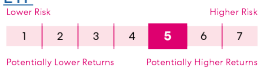
NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
Napier Port Holdings Limited 	NPH	Napier Port Holdings Limited is a New Zealand-based company, which is engaged in the commercial operation of Napier Port. The Company operates through one segment: Port Services. Its Port Services segment consists of providing and managing port services and cargo handling infrastructure through Napier Port. Within the Port Services segment, the following operating segments include marine services, general cargo services, container services, port pack services and depot services. It provides a full suite of marine services for all sizes of vessels; berthage; pilotage, towage and mooring; bunkering; shuttle buses; equipment hire, and additional services. Its cargo handling includes a container terminal, empty container depot, bulk cargoes, port pack, and Manawatu inland port.	0.15%
NZX Limited 	NZX	NZX Limited is a New Zealand-based company, which operates New Zealand's equity, debt, funds, derivatives and energy markets. The Company provides trading, clearing, settlement, depository and data services for its customers. The Company's segments include Markets, Capital Market Origination, Secondary Markets, Information Services, Funds Management and Wealth Technologies. The Capital Market Origination segment is a provider of issuer services for current and prospective customers. The Secondary Markets segment is a provider of trading and post-trade services for securities and derivatives markets operated by the Company. The Information Services segment provides information services for the securities and derivatives markets, and analytics for the dairy sector. The Wealth Technologies segment offers fund administration providers and custodians. The Funds Management segment provides superannuation funds, KiwiSaver funds and exchange traded funds.	0.15%
Oceania Healthcare Limited 	OCA	Oceania Healthcare Limited is a New Zealand-based provider of premium healthcare services. The Company operates through three segments: care operations, village operations and others. The care segment is engaged in providing products, such as traditional care beds and care suites. The segment is involved in the provision of accommodation, care, and related services to the Company's aged care residents; and services, such as meals and care packages to independent living residents. The village operations segment is engaged in providing products, such as independent living and rental properties. The segment is involved in the provision of accommodation and related services to independent residents in the Company's retirement villages. The other segment is involved in the provision of support services to the Company, which includes administration, marketing, and operations. In addition, this segment includes the provision of training by the Wesley Institute of Learning.	0.15%
PGG Wrightson Limited 	PGW	PGG Wrightson Limited is a New Zealand-based company, which is primarily involved in the provision of goods and services within the agricultural and horticultural sectors. Its segments include Agency and Retail & Water. The Agency segment services for the sale and purchase of livestock through auction, private sale, on farm sales and specialist stud stock sales. It offers several products and services including bidr, agOnline, GO-STOCK and Defer-A-Bull. The Retail & Water segment includes the Rural Supplies and Fruitfed Supplies retail operations, Agritrade, PGG Wrightson Water, ancillary sales support and supply chain functions. Its Wool segment includes sale, maintaining relationships with testing houses, exporters, transporters, scours, dumpers and shipping agencies. Its Wool manages several wool stores across New Zealand, closely located near export ports for logistical efficiency. Its agOnline is a key source of livestock listings across the country to facilitate private sales.	0.15%
Port of Tauranga Limited 	POT	Port of Tauranga Limited is a New Zealand-based company that carries out business through the provision of wharf facilities, land, and buildings, for the storage and transit of import and export cargo, berthage, cranes, tugs, and pilot services for customers. It operates in three segments: Port operations, Property services, and Terminal services. The Port operations segment consists of providing and managing port services, and cargo handling facilities through the Port of Tauranga, MetroPort and Timaru Container Terminal. The Property services segment consist of consists of managing and maintaining the Port's property assets. The Terminal services segment consists of the contracted terminal operations, general container marshalling and ancillary services of Quality Marshalling (Mount Maunganui) Limited (Quality Marshalling). It provides customers with supply chains through investment in regional feeder ports and inland freight hubs.	0.15%
Precinct Properties New Zealand Limited 	PCT	Precinct Properties New Zealand Limited is the owner and developer of inner-city business space in Auckland and Wellington. The Company's segments include Investment properties, Flexible space, Hospitality and Investment management. The Investment properties segment is engaged in investment in predominately prime central business district properties. The Flexible space segment is engaged in the operation of co-working and shared office and event space. The Hospitality segment is engaged in the operation of hospitality venues. The Investment management segment is focused on the management of real estate investments. Its Auckland properties include AON Centre-Akld, HSBC Tower, Jarden House, PwC Tower (Commercial Bay) and others. Its Wellington properties include NTT Tower, AON Centre, Wellington, Defence House, No.1 and 3 The Terrace, No.3 The Terrace and others. Jarden House is located at 21 Queen Street, right on the corner of Te Komititanga and at the entrance to Commercial Bay.	0.15%

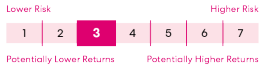
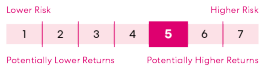
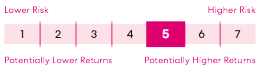
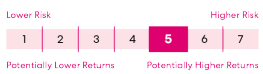
NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
Property For Industry Limited 	PFI	Property For Industry Limited is a New Zealand-based property vehicle specializing in industrial property. The Company's principal activity is property investment and management in New Zealand. The Company and its subsidiary, invest in New Zealand. The Company's investment portfolio comprises approximately 92 properties. Its properties are located across Avondale, East Tamaki, Manukau, Mt Wellington, North Shore, South Island, Penrose, and others. The Company's investment properties include 15 Copsey Place, 32 Honan Place, 15 Jomac Place, 61-69 Patiki Road, 320 Rosebank Road, 17 Allens Road, 43 Cryers Road, 6-8 Greenmount Drive, 92-98 Harris Road, 212 Cavendish Drive, 232 Cavendish Drive, 47 Dalgety Drive, 61 McLaughlins Road, 30-32 Bowden Road, 50 Carbine Road, 511 Mt Wellington Highway, 2-4 Argus Place, 47 Arrenway Drive, 15 Omega Street, 4 Autumn Place, 6 Autumn Place, 10 Autumn Place, 122 Captain Springs Road, and others.	0.15%
Ryman Healthcare Limited 	RYM	Ryman Healthcare Limited is a New Zealand-based company. The Company develops, owns and operates integrated retirement villages, rest homes, and hospitals for older people within New Zealand and Australia. It provides a range of retirement-living options, including apartments and townhouses and assisted living in serviced apartments. Its aged-care offering includes rest homes, hospitals and dementia care. The Company's assisted living offers a range of services, including scheduled transport services and outings, village management and administration, maintaining and operating the community amenities, and gardening and ground maintenance and others. Its one, two and three-bedroom apartments and townhouses offer a neutral color palette. It also offers musical entertainment, fashion shows, arts and crafts, and regular outings. It owns and operates approximately 40 villages across New Zealand and eight in Australia.	0.15%
Sanford Limited 	SAN	Sanford Limited is a New Zealand-based company, which is engaged in fishing and aquaculture farming business. The Company is focused on farming, harvesting, processing, storage and marketing seafood products and investments in related activities. Its segments include wildcatch and aquaculture. The wildcatch segment is responsible for catching and processing inshore and deepwater fish species. The aquaculture segment is responsible for farming, harvesting, and processing mussels and salmon. It provides a range of wild-caught fish, farmed Greenshell Mussels and King Salmon. Its products include Antarctic toothfish, Arrow squid, Barracouta, Blue mackerel, Gemfish, Ghost shark, Greenshell Mussels, Hake, Hapuku, Hoki, Jack mackerel, John dory, Kahawai, King Salmon, Lemon sole, Ling, Monkfish, New Zealand sole, Orange roughy, Patagonian toothfish, Red cod, Smooth oreo dory, Snapper, Southern blue whiting, and Yellowbelly flounder. It operates 41 vessels and 225 aquaculture farms.	0.15%
Santana Minerals Ltd 	SMI	Santana Minerals Limited is an Australia-based precious metal explorer, focusing on the Bendigo-Ophir Project in New Zealand. The Company's Bendigo-Ophir covers 251 square kilometers in the Central Otago goldfields, 90 kilometers (km) northwest of OceanaGold's Macraes gold mine. The Company's Cambodian Project comprises two exploration licenses targeting gold. Its Phnom Kthung exploration license covers 210.75 square kilometers and has three main prospects: Skar, Central, and Oh Tron. Its Snoul exploration license covers 198 square kilometers.	0.15%
Scales Corporation Limited 	SCL	Scales Corporation Limited is a New Zealand-based company, which is engaged in agribusiness. The Company comprises three divisions: Global Proteins, Horticulture and Logistics. Global Proteins provides valuable food commodities to offshore markets. It includes Meateor International, Shelby Foods and joint venture Meateor Pet Foods LP process and market petfood ingredients. The Company's Horticulture division operates through three subsidiaries, such as Fern Ridge Produce Limited, Mr Apple New Zealand Limited and Profruit (2006) Limited. This division is a supplier, trader and marketer of apples. It is also engaged in producing juice products. The Logistics division operates through Scales Logistics Limited, which is an independent sea and air freight-forwarding and logistics provider, specializing in primary produce exports. It serves global carriers and airlines, enabling it to specialize in supplying tailored international freight and land-side services.	0.15%
Serko Limited 	SKO	Serko Limited provides online travel booking and expense management for the business travel market. Booking.com for Business and Zeno run on the Company's travel management platform, using intelligent technology to transform business travel across the entire journey. Zeno is an integrated travel and expense platform. Zeno Travel is an online booking platform for mid to large size companies that have managed travel programs (generally with a travel policy and a travel management company to support them). Zeno Expense automates corporate card and out-of-pocket expense submission, reconciliation and reimbursement. Employees take photos or upload receipts, add coding details and submit their expenses on the go. Booking.com for Business, powered by Zeno, gives them access to discounted corporate rates, plus the ability to book and manage trips for all their travelers, with business-grade features at no extra cost. GetThere is the Company's business travel management solution.	0.15%

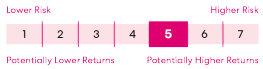
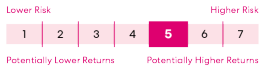
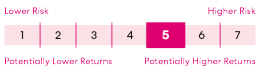
NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
Skellerup Holdings Limited 	SKL	Skellerup Holdings Limited is engaged in the design, manufacture and distribution of precision engineered products. The Company's components and products are used in a range of everyday applications. Its segments include Agri, Industrial and Corporate. The Agri Division manufactures and distributes dairy rubber ware, which includes milking liners, tubing, filters and feeding teats, together with other related agricultural products and dairy vacuum pumps to global agricultural markets. The Industrial Division manufactures engineered products across a range of industrial applications, including potable and wastewater, roofing, plumbing, sport and leisure, electrical, health and hygiene. Its products are used throughout potable water and wastewater applications, flow control systems and construction. Its products are critical components within a range of home applications. Its vacuum systems, seals, injectors, couplings, and gaskets are utilized throughout the transport industry.	0.15%
Sky Network Television Limited 	SKT	Sky Network Television Limited is a New Zealand-based company, which is a provider of sport and entertainment media services and telecommunications in New Zealand and overseas. The Company operates through five segments: Sky Box subscriptions, Broadband subscriptions, Streaming subscriptions, Commercial revenue, and Advertising. Sky Box includes Sky's subscription services for its Sky Box customers. Broadband includes Sky's Broadband service, which is provided primarily to Sky Box customers. Streaming includes content sold to third parties for retransmission and revenue from streaming services such as Neon and Sky Sport Now. Commercial revenue includes commercial revenue earned from Sky subscriptions at businesses throughout New Zealand. Advertising relates to revenue received from customers in return for advertising placed on the Company's services. The Company's other Sky Services include Sky Go, Sky Broadband, Sky Sport Now, NEON, Sky Open, Sky Business, and Sky Advertising.	0.15%
SkyCity Entertainment Group Limited 	SKC	SkyCity Entertainment Group Limited is a tourism, leisure and entertainment company. It operates integrated entertainment complexes in New Zealand (Auckland, Hamilton and Queenstown) and in Adelaide, South Australia, each featuring casino gaming facilities and restaurants and bars, which appeal to both domestic and international visitors alike. It also offers hotel accommodation in Auckland and Adelaide. Its segments include SkyCity Auckland, Other NZ Operations, SkyCity Adelaide, Online and Corporate/Group. The SkyCity Auckland segment consists of its Auckland operations and includes casino operations, hotels and conventions, (including the NZICC) food and beverage, the Sky Tower, investment properties and a number of other related activities. The Other NZ Operations segment consists of its operations at SkyCity Hamilton, SkyCity Queenstown and SkyCity Wharf and includes casino operations, conventions and food and beverage. The Online segment consists of its online gaming operations.	0.15%
Spark New Zealand Limited 	SPK	Spark New Zealand Limited is a New Zealand-based telecommunications and digital services company. The Company provides a full range of telecommunications, information technology (IT), media and other digital products and services, including mobile services; broadband services; IT products; IT services; voice services; procurement and partner services, and high-tech and data centers. Its segments include Mobile, Procurement and partners, Broadband, IT products, Voice, IT services, High-tech, Data centers, and Other products. Its customers range from individual New Zealanders and households to small businesses, not-for-profits, government, and large enterprise customers. Its subsidiaries include Computer Concepts Limited, which provides IT infrastructure and business cloud services; Digital Island Limited, which offers business telecommunications, and Gen-i Australia Pty Limited, which provides international wholesale and outsourced telecommunications services.	0.15%
Stride Property Ltd 	SPG	Stride Property Limited is a New Zealand-based company, which invests in commercial property. The Company is a portfolio investment entity (PIE) that invests in New Zealand office and town center property. The Company's subsidiaries include Stride Holdings Limited, Stride Industrial Property Limited (SIPL), and Fabric Property Limited. The Company also owns an interest in other entities managed by Stride Investment Management Limited. It has interest in the Stride Products: Investore Property Limited, which invests in large format retail property across New Zealand; Diversified NZ Property Trust, a trust which is owned by Australian superannuation entities that owns retail shopping centers in New Zealand, and Industre Property Joint Venture which invests solely in industrial properties, primarily in the Auckland region.	0.15%
Summerset Group Holdings Limited 	SUM	Summerset Group Holdings Limited is a New Zealand-based company that develops, owns, and operates integrated retirement villages. The Company is engaged in the design, construction, and operation of retirement villages and care centers. It provides a range of living options and care services to over 8,000 residents. It offers a choice of independent living options, including villas, townhouses, and serviced apartments. It offers various facilities in its village, such as recreational bowling green, barbecue facilities, cafe, communal vegetable gardens, courtesy van, exercise room, hair salon, library, organized outings, and activities, piano, pool table, residents' bar, residents' workshop, swimming pool, and spa. It has approximately 38 villages completed or in development in Aotea, Avonhead, Bell Block, Blenheim, Cambridge, Casebrook, Cranbourne North, Dunedin, Ellerslie, and others. Its portfolio covers over 7,371 total units, including 6,087 retirement units and 1,284 care units.	0.15%

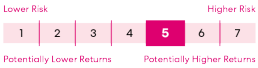
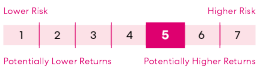
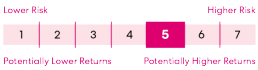
NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
Synlait Milk Limited 	SML	Synlait Milk Limited is a New Zealand-based nutrition company. The Company and its subsidiaries are primarily engaged in the manufacture and sale of dairy products. The Company operates through Synlait segment and Dairyworks segment. The Synlait segment is engaged in the manufacture and sale of liquid milk and milk powder-based products, including nutritional, ingredients, fresh milk, and ultra heat treatment (UHT) milk products. The Dairyworks segment engages in the manufacture and sale of cheese and other products (cheese, butter). Its product categories include Infant and Adult Nutrition, Advanced Ingredients, Commodity Powders, and Foodservice Cream. It operates in China, the Rest of Asia, Middle East and Africa, New Zealand, Australia, and the Rest of World. Its subsidiaries include Synlait Milk Finance Limited, The New Zealand Dairy Company Limited, Eighty Nine Richard Pearse Drive Limited, Synlait Business Consulting (Shanghai) Co., Ltd, among others.	0.15%
The Warehouse Group Limited 	WHS	The Warehouse Group Limited is a New Zealand-based company, which operates as a general merchandise retailer. The Company operates retail stores, online stores as well as distribution centers throughout New Zealand. Its segments include The Warehouse, Warehouse Stationery, Noel Leeming, and Other Group operations. The Warehouse segment is a general merchandise and apparel retailer with over 88 stores. Warehouse Stationery segment is a stationery retailer with over 66 stores in New Zealand, which is focused on providing a range of stationery, art and craft, technology, office furniture, print and copy, and personalization services. Noel Leeming segment is a consumer electronics and appliances multichannel retailer with over 67 stores located throughout New Zealand and provides a range of branded consumer technology and appliances, after sales support, including a Tech Solutions service. Its Other Group operations, which include a property company, a chocolate factory, and others.	0.15%
Tourism Holdings Limited 	THL	Tourism Holdings Limited is a New Zealand-based tourism company. The Company is a commercial recreational vehicle (RV) rental operator. It also operates tourism adventure, travel technology and commercial vehicle manufacturing businesses. In New Zealand/Australia, it operates rental brands (Maui, Britz, Apollo, Mighty, Hippie, Cheapa Campa), manufacturing (Action Manufacturing, Apollo), retail brands (Talvor, Kea, Winnebago, Adria, Coromal, Windsor), retail dealerships (RV Super Centre, Apollo RV Sales, Kratzmann, George Day, Sydney RV, E-Camperco), travel technology (TripTech) and tourism attractions (Kiwi Experience and the Discover Waitomo Group, which includes Waitomo Glowworm Caves, Ruakuri Cave, Aranui Cave and The Legendary Black Water Rafting Co.). In North America, it operates the Road Bear RV, El Monte RV, CanaDream, Britz and Mighty rental brands. In the United Kingdom and Europe, it operates the Just go, Apollo and Bunk Campers rental brands.	0.15%
Turners Automotive Group Limited 	TRA	Turners Automotive Group Limited is a New Zealand-based integrated financial services company, primarily operating in the automotive sector. The Company's segments include Auto retail, Finance, Insurance, Credit management and Corporate & other. The Auto retail segment offers remarketing (motor vehicles, trucks, heavy machinery and commercial goods) and purchasing goods for sale. The Finance segment provides asset-based finance to consumers and SMEs. The Insurance segment is engaged in marketing and administration of a range of life and consumer insurance products. The Credit management segment provides collection services, credit management and debt recovery services to the corporate and SME sectors. Its automotive ecosystem makes it easy for its customers, allowing them to buy, sell, finance and insure their vehicle through its brands and businesses. The Company's business activities are located in New Zealand and Australia.	0.15%
Vector Limited 	VCT	Vector Limited is a New Zealand-based energy company. The Company operates a portfolio of businesses delivering energy and communication services to residential and commercial customers across New Zealand and the Pacific. The primary operations of the Company are electricity and gas distribution, natural gas and liquified petroleum gas (LPG) sales, metering, telecommunications and new energy solutions. The Company's segments include Regulated Networks and Gas Trading. The Regulated Networks segment includes Auckland electricity and gas distribution services. The Gas Trading segment includes natural gas and LPG sales, storage, and transportation. Through Vector Fibre, the Company builds, monitors and maintains its own fiber network for businesses who demand data networks. The Company specializes in delivering wholesale data networks that enables its partners to create solutions for their clients.	0.15%
Vista Group International Limited 	VGL	Vista Group International Limited is a New Zealand-based company, which provides software and technology solutions across the global film industry. The Company operates through three segments: Cinema segment, Movio segment, and Additional Group Companies segment (AGC). Cinema segment offers software associated with cinema management via Vista software suite of products, plus the cloud based Veezi product for smaller scale cinemas. This segment also includes the Retriever client contracts, movieXchange and Share Dimension products. Movio segment includes the Movio Cinema and Media products, both of which provide data analytics and campaign management. The Company's AGC segment includes an aggregation of Maccs, Powster, Flicks and Numero. The Company's geographical segments include New Zealand, United States, United Kingdom, Mexico and Other.	0.15%

NZ equity investment options	Ticker	Description	Annual fund charges (Incl. GST)
Vital Healthcare Property Trust 	VHP	Vital Healthcare Property Trust (the Trust) is an investment fund, which invests in healthcare properties in New Zealand and Australia. The Trust owns a large and diversified portfolio of healthcare assets including many of the private hospitals, aged care facilities and out-patient buildings in Australia and New Zealand. The Trust tenants include hospital operators and healthcare providers, which deliver a range of services across the full spectrum of health services. Its port-folio of 45 properties is located in Australia and New Zealand. Its portfolio has over 125 tenants and over 2,800 beds. Its Australia portfolio include 120 Thames Street, Abbotsford Private Hospital, Baycrest Aged Care, Belmont Private Hospital, Clover Lea Aged Care and others. Its New Zealand portfolio include 61-71 Park Road, 68 Saint Asaph Street, Ascot Central and others. The Trust is externally managed by Northwest Healthcare Properties Management Limited.	0.15%
Vulcan Steel Limited 	VSL	Vulcan Steel Limited is a New Zealand-based company. The Company is primarily involved in the sale and distribution of steel and metal products, with operations in New Zealand and Australia. The Company operates through two segments: Steel and Metals. The Steel segment consists of steel distribution, which is engaged in sale of hollows, merchant products including bars, beams, angles, channels, unprocessed coil and plate. The Metals segment consists of stainless steel, which is engaged in sale of stainless steel products including hollows, bars, fittings and sheets, and processing services including cutting, drilling, tapping, countersinking and folding of plates to customer requirements, as well as sheeting and slitting of stainless coil; Engineering Steel is involved in the sale of steel and metal products, and cutting service to specification, and Aluminum includes distribution of internally extruded standardized and third party products including sheet, plate and coil products.	0.15%
Westpac Banking Corporation 	WBC	Westpac Banking Corporation is an Australia-based company that provides banking and selected financial services, operating under multiple brands, and predominantly in Australia and New Zealand, with a small presence in Europe, North America and Asia. Its segments include Consumer, Business and Wealth, Westpac Institutional Bank (WIB), Westpac New Zealand and Group Businesses. Consumer segment provides a full range of banking products and services to customers in Australia through three lines of business consisting of mortgages, consumer finance and cash and transactional banking. Business and Wealth segment comprises business banking, wealth management, private wealth, Westpac Pacific and auto finance. The WIB segment delivers a range of financial products and services to corporate, institutional and government cus-tomers. Westpac New Zealand segment provides banking, and wealth products and services for consumer, business and institutional customers in New Zealand.	0.15%

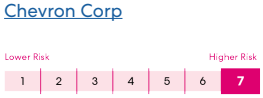
NZ ETF investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Smart US Technology (NZD Hedged) ETF 	UST	Invests in US shares and is designed to track the return of the S&P 500 Capped 35/20 Information Technology Index (100% NZD Hedged).	0.60%
Smart US 500 (NZD Hedged) ETF 	USH	The fund invests in US shares and is designed to track the return of the S&P 500 Dynamic Hedged NZD Index.	0.53%
Smart Global Infrastructure ETF 	INF	Invests in listed infrastructure securities in developed countries and is designed to track the return of the FTSE Developed Core Infrastructure 50/50 Net Tax Index (100% NZD Hedged).	0.75%
Smart Global Property ETF 	GPR	Invests in Global Property securities and is designed to track the return of the FTSE EPRA Nareit Developed ex Aus Rental Net Tax Index (100% NZD Hedged).	0.69%

NZ ETF investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Smart Global Aggregate Bond ETF 	AGG	Invests in international bonds and is designed to track the return on the Bloomberg Global Aggregate Bond Index hedged to the New Zealand dollar.	0.45%
Smart Asia Pacific ETF	APA	Invests in international shares and is designed to track the return on the FTSE Developed Asia Pacific All Cap Index.	0.70%
Smart Australian Dividend ETF 	ASD	Invests in Australian shares and is designed to track the return on the S&P/ASX Dividend Opportunities Index.	0.69%
Smart Australian Financials ETF	ASF	Invests in Australian shares and is designed to track the return on the S&P/ASX 200 Financials Ex-A-REIT Index.	0.69%
Smart Australian Property ETF	ASP	Invests in Australian property and is designed to track the return on the S&P/ASX 200 A-REIT Equal Weight Index.	0.69%
Smart Australian Resources ETF	ASR	Invests in Australian shares and is designed to track the return on the S&P/ASX 200 Resources Index.	0.69%
Smart S&P/ASX 200 ETF 	AUS	Invests in Australian shares and is designed to track the return on the S&P/ASX 200 Total Return Index.	0.45%
Smart Automation and Robotics ETF	BOT	Invests in international shares and is designed to track the return on the iSTOXX FactSet Automation & Robotics Index.	0.90%
Salt Funds Management Carbon Fund	CO2	The Fund's aim is to provide investors with a total return exposure to the price of carbon credits. The Fund has the ability to buy carbon credits in emissions trading schemes in New Zealand and offshore.	1.11%
Smart NZ Dividend ETF	DIV	The Fund invests in New Zealand shares and is designed to track the return on the S&P/NZX 50 High Dividend Index.	0.69%
Smart Emerging Markets ETF 	EMF	Invests in international shares and is designed to track the return on the FTSE Emerging Markets All Cap China A Inclusion Index.	0.74%

NZ ETF investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Smart Emerging Markets Equities ESG ETF 	EMG	Invests in emerging markets shares and is designed to track the return on the MSCI EM IMI ESG Screened Index.	0.74%
Smart Global Equities ESG ETF 	ESG	Invests in international shares and is designed to track the return on the MSCI World Ex Australia Custom ESG Leaders Net Total Index.	0.69%
Smart Europe ETF	EUF	The Fund invests in international shares and is designed to track the return on the FTSE Developed Europe All Cap Index.	0.70%
Smart Europe Equities ESG ETF	EUG	Invests in International shares and is designed to track the return on the MSCI Europe ESG Screened Index.	0.70%
Smart NZ Top 50 ETF	FNZ	Invests in New Zealand shares and is designed to track the return of the S&P/NZX 50 Portfolio Index, which has a 5% cap on the weight of each company.	0.65%
Smart Global Bond ETF	GBF	The Fund invests in international bonds, with the objective of outperforming the Bloomberg Global Aggregate Bond Index by 1% per annum over rolling 3-year periods, hedged to the New Zealand dollar. The investment manager is PIMCO Australia Pty Ltd.	0.69%
Smart Japan Equities ESG ETF	JPN	Invests in Japanese shares and is designed to track the return on the MSCI Japan ESG Screened Index.	0.70%
Smart Healthcare Innovation ETF	LIV	Invests in international shares and is designed to track the return on the iSTOXX FactSet Breakthrough Healthcare Index.	0.90%
Smart NZ Mid Cap ETF	MDZ	The Fund invests in New Zealand shares and is designed to track the return on the S&P/NZX Mid Cap Index.	0.75%
Smart Australian Mid Cap ETF	MZY	Invests in Australian shares and is designed to track the return on the S&P/ASX Mid Cap 50 Index.	0.90%
Smart S&P/NZX NZ Government Bond ETF	NGB	Invests in New Zealand bonds and is designed to track the return on the S&P/NZX NZ Government Bond Index.	0.35%
Smart NZ Property ETF 	NPF	The Fund invests in New Zealand property and is designed to track the return on the S&P/NZX Real Estate Select Index.	0.69%

NZ ETF investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Smart NZ Bond ETF	NZB	The Fund invests in New Zealand bonds, with the objective of outperforming the S&P/NZX A-Grade Corporate Bond Index over rolling 3-year periods.	0.69%
Smart NZ Cash ETF	NZC	The Fund invests in New Zealand cash with the objective of outperforming the S&P/NZX Bank Bills 90-Day Index over rolling 1-year periods.	0.35%
Smart S&P/NZX 50 ETF	NZG	The fund invests in New Zealand shares and is designed to track the return of the S&P/NZX 50 Gross with Imputation Index.	0.35%
Smart Australian Top 20 ETF	OZY	Invests in Australian shares and is designed to track the return on the S&P/ASX 20 Index.	0.75%
Smart NZ Top 10 ETF	TNZ	The Fund invests in New Zealand shares and is designed to track the return on the S&P/NZX 10 Index.	0.75%
Smart Total World ETF	TWF	The Fund invests in international shares and is designed to track the return on the FTSE Global All Cap Index.	0.55%
Smart Total World (NZD Hedged) ETF	TWH	Invests in international shares and is designed to track the return on the FTSE Global All Cap Index hedged to the New Zealand dollar.	0.61%
Smart US Equities ESG ETF	USA	Invests in US shares and is designed to track the return on the MSCI USA ESG Screened Index.	0.49%
Smart US 500 ETF 	USF	The Fund invests in US shares and is designed to track the return on the S&P 500 Index.	0.49%
Smart US Large Growth ETF	USG	The Fund invests in US shares and is designed to track the return on the CRSP US Large Cap Growth Index.	0.66%
Smart US Mid Cap ETF 	USM	The Fund invests in US shares and is designed to track the return on the CRSP US Mid Cap Index.	0.66%
Smart US Small Cap ETF	USS	The Fund invests in US shares and is designed to track the return on the CRSP US Small Cap Index.	0.66%
Smart US Large Value ETF 	USV	The Fund invests in US shares and is designed to track the return on the CRSP US Large Cap Value Index.	0.66%

US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Adobe Inc	ADBE	Adobe Inc. is a global technology company. The Company's products, services and solutions are used around the world to imagine, create, manage, deliver, measure, optimize and engage with content across surfaces and fuel digital experiences. Its segments include Digital Media, Digital Experience, and Publishing and Advertising. The Digital Media segment is centered around Adobe Creative Cloud and Adobe Document Cloud, which include Adobe Express, Adobe Firefly, Photoshop and other products, offering a variety of tools for creative professionals, communicators and other consumers. The Digital Experience segment provides an integrated platform and set of products, services and solutions through Adobe Experience Cloud. The Publishing and Advertising segment contains legacy products and services. In addition, its Adobe GenStudio solution allows businesses to simplify their content supply chain process with generative artificial intelligence (AI) capabilities and intelligent automation.	0.15%
Advanced Micro Devices Inc	AMD	Advanced Micro Devices, Inc. is a global semiconductor company. It is focused on high-performance computing, graphics and visualization technologies. It operates in four segments. The Data Center segment includes artificial intelligence (AI) accelerators, server central processing units (CPUs), graphics processing units (GPUs), accelerated processing units (APUs), data processing units (DPUs), field programmable gate arrays (FPGAs), smart network interface cards (SmartNICs), and Adaptive system-on-chip (SoC) products for data centers. The Client segment primarily includes CPUs, APUs, and chipsets for desktops and notebooks. The Gaming segment primarily includes discrete GPUs, semi-custom SoC products and development services. The Embedded segment includes embedded CPUs, GPUs, APUs, FPGAs, system on modules (SOMs), and Adaptive SoC products. It markets and sells its products under the AMD trademark. Its products include AMD EPYC, AMD Ryzen, AMD Ryzen PRO, Virtex UltraScale+ and others.	0.15%
Airbnb Inc	ABNB	Airbnb, Inc. operates a global platform for stays and experiences. The Company's marketplace model connects hosts and guests online or through mobile devices to book spaces and experiences around the world. The Company has built its platform to onboard new hosts, especially those who previously had not considered hosting. It partners with hosts throughout the process of setting up their listing and provides them with a suite of tools to manage their listings, including scheduling, merchandising, integrated payments, community support, host protection, pricing guidance, and feedback from reviews. Its Website and mobile applications provide its guests with a way to explore a variety of homes and experiences and an easy way to book them. Its technology platform powers its two-sided marketplace and enables its global network of hosts and guests. It owns a trademark portfolio with protection in 220 countries in which it operates for its primary brands, AIRBNB, and its Belo logo.	0.15%
Alphabet Inc	GOOGL	Alphabet Inc. is a holding company. The Company's segments include Google Services, Google Cloud, and Other Bets. The Google Services segment includes products and services such as ads, Android, Chrome, devices, Google Maps, Google Play, Search, and YouTube. The Google Cloud segment includes infrastructure and platform services, collaboration tools, and other services for enterprise customers. Its Other Bets segment is engaged in the sale of healthcare-related services and Internet services. Its Google Cloud provides enterprise-ready cloud services, including Google Cloud Platform and Google Workspace. Google Cloud Platform provides access to solutions such as artificial intelligence (AI) offerings, including its AI infrastructure, Vertex AI platform, and Gemini for Google Cloud; cybersecurity, and data and analytics. Google Workspace includes cloud-based communication and collaboration tools for enterprises, such as Calendar, Gmail, Docs, Drive, and Meet.	0.15%
Amazon.com Inc	AMZN	Amazon.com, Inc. provides a range of products and services to customers. The products offered through its stores include merchandise and content it has purchased for resale and products offered by third-party sellers. The Company's segments include North America, International and Amazon Web Services (AWS). It serves consumers through its online and physical stores and focuses on selection, price, and convenience. Customers access its offerings through its websites, mobile apps, Alexa, devices, streaming, and physically visiting its stores. It also manufactures and sells electronic devices, including Kindle, Fire tablet, Fire TV, Echo, Ring, Blink, and eero, and develops and produces media content. It serves developers and enterprises of all sizes, including start-ups, government agencies, and academic institutions, through AWS, which offers a set of on-demand technology services, including compute, storage, database, analytics, and machine learning, and other services.	0.15%
Apple Inc	AAPL	Apple Inc. designs, manufactures and markets smartphones, personal computers, tablets, wearables and accessories, and sells a variety of related services. Its product categories include iPhone, Mac, iPad, and Wearables, Home and Accessories. Its software platforms include iOS, iPadOS, macOS, watchOS, visionOS, and tvOS. Its services include advertising, AppleCare, cloud services, digital content and payment services. The Company operates various platforms, including the App Store, that allow customers to discover and download applications and digital content, such as books, music, video, games and podcasts. It also offers digital content through subscription-based services, including Apple Arcade, Apple Fitness+, Apple Music, Apple News+, and Apple TV+. Its products include iPhone 16 Pro, iPhone 16, iPhone 15, iPhone 14, iPhone SE, MacBook Air, MacBook Pro, iMac, Mac mini, Mac Studio, Mac Pro, iPad Pro, iPad Air, AirPods, AirPods Pro, AirPods Max, Apple TV and Apple Vision Pro.	0.15%

US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Bank of America Corp 	BAC	Bank of America Corporation is a bank holding company and a financial holding company. Its segments include Consumer Banking, Global Wealth & Investment Management (GWIM), Global Banking and Global Markets. Consumer Banking segment offers a range of credit, banking and investment products and services to consumers and small businesses. The GWIM includes two businesses: Merrill Wealth Management, which provides tailored solutions to meet clients' needs through a full set of investment management, brokerage, banking and retirement products and Bank of America Private Bank, which provides comprehensive wealth management solutions. Global Banking segment provides a range of lending-related products and services, integrated working capital management and treasury solutions, and underwriting and advisory services. Global Markets segment offers sales and trading services and research services to institutional clients across fixed-income, credit, currency, commodity, and equity businesses.	0.15%
Berkshire Hathaway Inc 	BRK.B	Berkshire Hathaway Inc. and its subsidiaries are engaged in diverse business activities, including insurance and reinsurance, utilities and energy, freight rail transportation, manufacturing, services and retailing. The Company's segments include Insurance; Railroad (BNSF); Berkshire Hathaway Energy (BHE); Pilot Travel Centers (Pilot); Manufacturing; McLane Company (McLane), and Service and retailing. The Insurance segment includes GEICO, Berkshire Hathaway Primary Group and Berkshire Hathaway Reinsurance Group. The BNSF segment includes operation of railroad systems in North America through Burlington Northern Santa Fe, LLC. The BHE segment offers regulated electric and gas utilities. The Manufacturing segment manufactures various products, including industrial, consumer and building products. The McLane segment is engaged in wholesale distribution of groceries and non-food items. The Pilot segment is an operator of travel centers in North America and a marketer of wholesale fuel.	0.15%
BlackRock Inc 	BLK	BlackRock, Inc. is an investment management company. The Company provides a range of investment management and technology services to institutional and retail clients. Its diverse platform of alpha-seeking active, private markets, index and cash management investment strategies across asset classes enables the Company to tailor investment outcomes and asset allocation solutions for clients. Its product offerings include single- and multi-asset portfolios investing in equities, fixed income, alternatives, and money market instruments. Its products are offered directly and through intermediaries in a range of vehicles, including open-end and closed-end mutual funds, iShares exchange-traded funds, separate accounts, collective investment funds and other pooled investment vehicles. It also offers technology services, including the investment and risk management technology platform, Aladdin, Aladdin Wealth, eFront, and Cachematrix, as well as advisory services and solutions.	0.15%
Broadcom Inc 	AVGO	Broadcom Inc. is a global technology firm that designs, develops, and supplies a range of semiconductors, enterprise software and security solutions. The Company operates through two segments: semiconductor solutions and infrastructure software. Its semiconductor solutions segment includes all of its product lines and intellectual property (IP) licensing. It provides a variety of radio frequency semiconductor devices, wireless connectivity solutions, custom touch controllers, and inductive charging solutions for mobile applications. Its infrastructure software segment includes its private and hybrid cloud, application development and delivery, software-defined edge, application networking and security, mainframe, distributed and cybersecurity solutions, and its FC SAN business. It provides a portfolio of software solutions that enable customers to plan, develop, automate, manage and secure applications across mainframe, distributed, mobile and cloud platforms.	0.15%
Caterpillar Inc 	CAT	Caterpillar Inc. is a manufacturer of construction and mining equipment, off-highway diesel and natural gas engines, industrial gas turbines and diesel-electric locomotives. Its segments include Construction Industries, Resource Industries and Power & Energy. It also provides financing and related services through its Financial Products segment. Construction Industries segment is responsible for supporting customers using machinery in infrastructure and building construction applications. Resource Industries segment develops and manufactures high productivity equipment for both surface and underground mining operations around the world, and provides select work tools, machinery components, wear and maintenance components and related parts. Power & Energy segment supports customers in oil and gas, power generation, marine, rail and industrial applications, including Caterpillar machines. It is engaged in the provision and development of mining software solutions to the mining industry.	0.15%
Chevron Corp 	CVX	Chevron Corporation is an integrated energy company. The Company produces crude oil and natural gas; manufactures transportation fuels, lubricants, petrochemicals and additives; and develops technologies that enhance its business and the industry. The Company's upstream operations consist primarily of exploring for, developing, producing and transporting crude oil and natural gas; liquefaction, transportation and regasification associated with liquefied natural gas (LNG); transporting crude oil by major international oil export pipelines; processing, transporting, storage and marketing of natural gas; carbon capture and storage; and a gas-to-liquids plant. The Company's downstream operations consist primarily of refining of crude oil into petroleum products; marketing of crude oil, refined products, and lubricants; manufacturing and marketing of renewable fuels; transporting of crude oil and refined products by pipeline, marine vessel, motor equipment and rail car; and others.	0.15%

US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Cisco Systems Inc 	CSCO	Cisco Systems, Inc. designs and sells a range of technologies that power the Internet. The Company is integrating its product portfolios across networking, security, collaboration, applications and cloud. The Company's segments include the Americas; Europe, Middle East, and Africa (EMEA), and Asia Pacific, Japan, and China (APJC). Its Networking product category represents its core networking technologies of switching, routing, wireless, fifth generation (5G), silicon, optics solutions and compute products. Its Security product category consists of its cloud and application security, industrial security, network security, and user and device security offerings. Its Collaboration product category consists of its meetings, collaboration devices, calling, contact center and platform as a service (CPaaS) offering. Its Observability product category consists of its full stack observability offerings.	0.15%
Coca-Cola Co 	KO	The Coca-Cola Company is a beverage company. The Company's segments include Europe, Middle East and Africa; Latin America; North America; Asia Pacific; Global Ventures; and Bottling Investments. It sells multiple brands across several beverage categories worldwide. Its portfolio of sparkling soft drink brands includes Coca-Cola, Sprite and Fanta. Its water, sports, coffee and tea brands include Dasani, smartwater, vitaminwater, Topo Chico, BODYARMOR, Powerade, Costa, Georgia, Fuze Tea, Gold Peak and Ayataka. Its juice, value-added dairy and plant-based beverage brands include Minute Maid, Simply, innocent, Del Valle, fairlife and AdeS. It operates in two lines of business: concentrate operations and finished product operations. Its concentrate operations sell beverage concentrates, syrups, including fountain syrups, and certain finished beverages to authorized bottling operations. Its finished product operations sell sparkling soft drinks and a variety of other finished beverages.	0.15%
Coinbase Global Inc 	COIN	Coinbase Global, Inc. is a holding company of Coinbase, Inc. and other subsidiaries. The Company provides a platform for its customers to engage with crypto assets and offers critical infrastructure for the onchain economy. It offers products and services to three customer groups: Consumers, Institutions, and Developers. Consumers include retail customers seeking to invest in or trade crypto assets and engage onchain. Institutions consist of businesses that include market makers, asset managers, hedge funds, banks, wealth platforms, registered investment advisors, payment platforms, and public and private corporations. Developers include entrepreneurs, creators, merchants, crypto asset issuers, organizations and financial institutions, and other groups building decentralized protocols, applications, products, or other services onchain. Its transaction products include prime trading, base protocol, Coinbase Wallet, and others. It also offers subscription products and other services.	0.15%
Costco Wholesale Corp 	COST	Costco Wholesale Corporation (Costco) operates membership warehouses and e-commerce sites that offer a selection of nationally branded and private-label products in a wide range of categories. The Company buys the majority of its merchandise directly from suppliers and routes it to cross-docking consolidation points (depots) or directly to its warehouses. It operates 891 warehouses, including 614 in the United States and Puerto Rico, 108 in Canada, 40 in Mexico, 35 in Japan, 29 in the United Kingdom, 19 in Korea, 15 in Australia, 14 in Taiwan, seven in China, five in Spain, two in France, and one each in Iceland, New Zealand and Sweden. It also operates e-commerce sites in the United States, Canada, the United Kingdom, Mexico, Korea, Taiwan, Japan and Australia. The Company provides wide selection of merchandise, plus the convenience of specialty departments and exclusive member services.	0.15%
CrowdStrike Holdings Inc 	CRWD	CrowdStrike Holdings, Inc. is a global cybersecurity company that provides cloud-delivered protection of endpoints, cloud workloads, identity and data. Its Falcon platform is designed for cybersecurity consolidation, purpose-built to stop breaches. The platforms collect and integrate data from across the enterprise, including endpoints, cloud workloads, identities, and third-party sources. It offers 29 cloud modules on its Falcon platform via a software as a service (SaaS) subscription-based model that spans multiple large markets, including corporate endpoint and cloud workload security, managed security services, security and vulnerability management, information technology (IT) operations management, identity protection, next-generation security information and event management (SIEM) and log management, threat intelligence services, data protection, SaaS security posture management, automation and response (SOAR) and artificial intelligence powered workflow automation, and others.	0.15%
Walt Disney Co 	DIS	The Walt Disney Company is a diversified worldwide entertainment company. The Company's segments include Entertainment, Sports and Experiences. The Entertainment segment generally encompasses its non-sports focused global film and episodic content production and distribution activities. The lines of business within the Entertainment segment along with their business activities include Linear Networks, Direct-to-Consumer, and Content Sales/Licensing. The Sports segment encompasses its sports-focused global television and direct-to-consumer (DTC) video streaming content production and distribution activities. The lines of business within the Sports segment include ESPN and Star. The Experiences segment includes Parks and Experiences and Consumer Products. Parks and Experiences consists of Walt Disney World Resort in Florida, Disneyland Resort in California, Disney Cruise Line, and others. Consumer Products includes licensing of its trade names, characters, visual, literary and other IP.	0.15%

US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Eli Lilly & Co 	LLY	Eli Lilly and Company is a medicine company, which discovers, develops, manufactures and markets products in the human pharmaceutical products segment. Its cardiometabolic health products include Basaglar; Humalog, Humalog Mix 75/25, Humalog U-100, Humalog U-200, Humalog Mix 50/50, insulin lispro, and others; Humulin, Humulin 70/30, and others; Jardiance; Mounjaro; Trulicity, and Zepbound. Its oncology products include Cyramza, Erbitux, Tyvyt, and Verzenio. Its immunology products include Ebglyss, Olumiant, Omvoh, and Taltz. Its neuroscience products include Emgality and Kisunla. The Company, through its subsidiary, POINT Biopharma Global Inc., is engaged in radiopharmaceutical discovery, development, and manufacturing efforts, as well as clinical and pre-clinical radioligand therapies in development for the treatment of cancer. It is also developing an oral small molecule inhibitor of a4b7 integrin for inflammatory bowel disease (IBD). It also owns a lead therapeutic molecule, FXR314.	0.15%
Exxon Mobil Corp 	XOM	Exxon Mobil Corporation is an energy provider and chemical manufacturer. The Company's principal business involves exploration for, and production of, crude oil and natural gas; the manufacture, trade, transport and sale of crude oil, natural gas, petroleum products, petrochemicals and a wide variety of specialty products; and pursuit of lower-emission and other new business opportunities, including carbon capture and storage, hydrogen, lower-emission fuels, Proxxima systems, carbon materials, and lithium. Its Upstream segment explores for and produces crude oil and natural gas. The Energy Products, Chemical Products, and Specialty Products segments manufacture and sell petroleum products and petrochemicals. Energy Products segment includes fuels, aromatics, and catalysts and licensing. Chemical Products segment consists of olefins, polyolefins, and intermediates. Specialty Products segment includes finished lubricants, basestocks and waxes, synthetics, and elastomers and resins.	0.15%
Home Depot Inc 	HD	The Home Depot, Inc. is a home improvement retailer. The Company offers a wide assortment of building materials, home improvement products, lawn and garden products, decor products, and facilities maintenance, repair, and operations products, in stores and online. It also provides various services, including home improvement installation services, and tool and equipment rental. The Company operates 2,347 stores located throughout the United States, including the Commonwealth of Puerto Rico and the territories of the United States Virgin Islands and Guam, Canada, and Mexico. Its stores average approximately 104,000 square feet of enclosed space, with approximately 24,000 additional square feet of outside garden area. The Company serves two primary customer groups, including both do-it-yourself (DIY) and Do-It-For-Me (DIFM) customers and Professional Customers (Pros). It also maintains a network of distribution and fulfillment centers, as well as e-commerce websites.	0.15%
Intel Corp 	INTC	Intel Corporation is a global designer and manufacturer of semiconductor products. The Company operates through three segments: Intel Products, Intel Foundry, and All Other. Its Intel Products segment includes Client Computing Group (CCG), Data Center and AI (DCAI), Network and Edge (NEX). The CCG is bringing together the operating system, system architecture, hardware, and software application integration to enable PC experiences. DCAI delivers workload-optimized solutions to cloud service providers and enterprises, along with silicon devices for communications service providers, network and edge, and HPC customers. NEX helps networks and edge compute systems from fixed-function hardware to general-purpose compute, acceleration, and networking devices running cloud native software on programmable hardware. The Intel Foundry segment comprises technology development, manufacturing and foundry services. All Other segments include Altera, Mobileye, Other.	0.15%
Johnson & Johnson 	JNJ	Johnson & Johnson and its subsidiaries are engaged in the research and development, manufacture, and sale of a range of products in the healthcare field. The Company's primary focus is products related to human health and well-being. The Company operates through two segments: Innovative Medicine and MedTech. The Innovative Medicine segment is focused on various therapeutic areas, including immunology, infectious diseases, neuroscience, oncology, pulmonary hypertension, and cardiovascular and metabolism. Medicines in this segment are distributed directly to retailers, wholesalers, distributors, hospitals, and healthcare professionals for prescription use. The MedTech segment includes a broad portfolio of products used in the orthopedic, surgery, cardiovascular, and vision fields. These products are distributed to wholesalers, hospitals and retailers, and used principally in the professional fields by physicians, nurses, hospitals, eyecare professionals, and clinics.	0.15%
JPMorgan Chase & Co 	JPM	JPMorgan Chase & Co. is a financial holding company. The Company is engaged in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing and asset management. The Company operates through three segments: Consumer & Community Banking (CCB), Commercial & Investment Bank (CIB), and Asset & Wealth Management (AWM). Its CCB segment offers products and services to consumers and small businesses through bank branches, ATMs, digital and telephone banking. Its CIB segment consists of banking and payments and markets and securities services, and offers a suite of investment banking, lending, payments, market-making, financing, custody and securities products and services to a global base of corporate and institutional clients. AWM segment offers investment and wealth management solutions. It offers multi-asset investment management solutions, retirement products and services, brokerage, custody, estate planning, and others.	0.15%

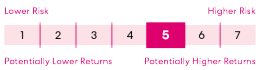
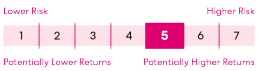
US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Mastercard Inc	MA	Mastercard Incorporated is a technology company in the global payments industry. The Company connects consumers, financial institutions, merchants, governments, digital partners, businesses and other organizations worldwide by enabling electronic payments and making those payment transactions secure, simple, smart and accessible. It provides a range of payment solutions and services using its brands, including Mastercard, Maestro and Cirrus. It operates a payments network that provides choice and flexibility for consumers, merchants and its customers. Through its proprietary global payments network, it switches (authorizes, clears and settles) payment transactions. Its additional payments capabilities include automated clearing house (ACH) transactions (both batch and real-time account-based payments). It offers security solutions, consumer acquisition and engagement, business and market insights, gateway, processing and open banking, among other services and solutions.	0.15%
McDonald's Corp	MCD	McDonald's Corporation is a global foodservice retailer. Its segment includes U.S., International Operated Markets, and International Developmental Licensed Markets & Corporate. The U.S. segment is its largest market and is 95% franchised. The International Operated Markets segment is comprised of markets, or countries in which it operates and franchises restaurants, including Australia, Canada, France, Germany, Italy, Poland, Spain, and the United Kingdom. This segment is 89% franchised. The International Developmental Licensed Markets & Corporate segment is comprised of developmental licensee and affiliate markets, including equity method investments in China and Japan. This segment is 99% franchised. Its menu features hamburgers and cheeseburgers, the Big Mac, the Quarter Pounder with Cheese, the Filet-O-Fish, and several chicken sandwiches, such as the McChicken and McCrispy as well as Chicken McNuggets, Fries, shakes, sundaes, cookies, soft drinks, coffee, and other beverages.	0.15%
Merck & Co Inc	MRK	Merck & Co., Inc. is a global health care company that delivers health solutions through its prescription medicines, including biologic therapies, vaccines and animal health products. The Company's segments include Pharmaceutical and Animal Health. Pharmaceutical segment includes human health pharmaceutical and vaccine products. The Company sells its human health pharmaceutical products primarily to drug wholesalers and retailers, hospitals, government agencies and managed health care providers. It sells its human health vaccines primarily to physicians, wholesalers, distributors and government entities. Animal Health segment discovers, develops, manufactures and markets a range of veterinary pharmaceutical and vaccine products, as well as health management solutions and services, for the prevention, treatment and control of disease in all major livestock and companion animal species. It sells its products to veterinarians, distributors, animal producers, farmers and pet owners.	0.15%
Meta Platforms Inc	META	Meta Platforms, Inc. builds technology that helps people connect and share, find communities, and grow businesses. The Company's products enable people to connect and share with friends and family through mobile devices, personal computers, virtual reality (VR) and mixed reality (MR) headsets, and wearables. It operates through two segments: Family of Apps (FoA) and Reality Labs (RL). The FoA segment includes Facebook, Instagram, Messenger, Threads and WhatsApp. The RL includes augmented, mixed and virtual reality related consumer hardware, software, and content. Instagram is a place where people and creators can connect and express themselves through photos, video, and private messaging, and discover and shop from their favorite businesses. Threads is an application for text-based updates and public conversations. Its RL product offerings in VR include Meta Quest devices, and software and content available through the Meta Horizon Store, which enable a range of social experiences.	0.15%
Micron Technology Inc	MU	Micron Technology, Inc. provides memory and storage solutions. The Company delivers a portfolio of high-performance dynamic random-access memory (DRAM), NAND, and NOR memory and storage products through its Micron and Crucial brands. The Company's products enable advancing in artificial intelligence (AI) and compute-intensive applications. Its segments include Compute and Networking Business Unit (CNBU), Mobile Business Unit (MBU), Embedded Business Unit (EBU), and Storage Business Unit (SBU). CNBU segment includes memory products and solutions sold into the data center, PC, graphics, and networking markets. MBU segment includes memory and storage products sold into the smartphone and other mobile-device markets. EBU segment includes memory and storage products and solutions sold into the intelligent edge through the automotive, industrial, and consumer embedded markets. SBU segment includes SSDs and component-level storage solutions sold into the data center, PC, and consumer markets.	0.15%
Microsoft Corp	MSFT	Microsoft Corporation is a technology company. The Company develops and supports software, services, devices, and solutions. The Company's segments include Productivity and Business Processes, Intelligent Cloud, and More Personal Computing. The Productivity and Business Processes segment consists of products and services in its portfolio of productivity, communication, and information services. This segment primarily comprises: Office Commercial, Office Consumer, LinkedIn, and Dynamics business solutions. The Intelligent Cloud segment consists of server products and cloud services, including Azure and other cloud services, SQL Server, Windows Server, Visual Studio, System Center, and related Client Access Licenses (CALs), and Nuance and GitHub; and Enterprise Services, including enterprise support services, industry solutions and Nuance professional services. The More Personal Computing segment primarily comprises Windows, Devices, Gaming, and search and news advertising.	0.15%

US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Netflix Inc 	NFLX	Netflix, Inc. is a provider of entertainment services. The Company acquires, licenses and produces content, including original programming. It provides paid memberships in over 190 countries offering television (TV) series, films and games across a variety of genres and languages. It allows members to play, pause and resume watching as much as they want, anytime, anywhere, and can change their plans at any time. The Company offers members the ability to receive streaming content through a host of Internet-connected devices, including TVs, digital video players, TV set-top boxes and mobile devices. It is engaged in scaling its streaming service, such as introducing games and advertising on its service, as well as offering live programming. It is developing technology and utilizing third-party cloud computing, technology and other services. The Company is also engaged in scaling its own studio operations to produce original content.	0.15%
Nike Inc 	NKE	NIKE, Inc. is engaged in the designing, marketing and distributing of athletic footwear, apparel, equipment and accessories and services for sports and fitness activities. The Company's operating segments include North America; Europe, Middle East & Africa (EMEA); Greater China; and Asia Pacific & Latin America (APLA). It sells a line of equipment and accessories under the NIKE Brand name, including bags, socks, sport balls, eyewear, timepieces, digital devices, bats, gloves, protective equipment and other equipment designed for sports activities. It also designs products specifically for the Jordan Brand and Converse. The Jordan Brand designs, distributes and licenses athletic and casual footwear, apparel and accessories predominantly focused on basketball performance and culture using the Jumpman trademark. The Company also designs, distributes and licenses casual sneakers, apparel and accessories under the Chuck Taylor, All Star, One Star, Star Chevron and Jack Purcell trademarks.	0.15%
NVIDIA Corp 	NVDA	NVIDIA Corporation is a full-stack computing infrastructure company. The Company is engaged in accelerated computing to help solve the challenging computational problems. The Company's segments include Compute & Networking and Graphics. The Compute & Networking segment includes its Data Center accelerated computing platforms and artificial intelligence (AI) solutions and software; networking; automotive platforms and autonomous and electric vehicle solutions; Jetson for robotics and other embedded platforms, and DGX Cloud computing services. The Graphics segment includes GeForce GPUs for gaming and PCs, the GeForce NOW game streaming service and related infrastructure, and solutions for gaming platforms; Quadro/NVIDIA RTX GPUs for enterprise workstation graphics; virtual GPU software for cloud-based visual and virtual computing; automotive platforms for infotainment systems, and Omniverse Enterprise software for building and operating three-dimensional Internet applications.	0.15%
Oracle Corp 	ORCL	Oracle Corporation offers integrated suites of applications plus secure, autonomous infrastructure in the Oracle Cloud. The Company's segments include cloud and license, hardware, and services. The cloud and license segment markets, sells and delivers a broad spectrum of enterprise applications and infrastructure technologies through its cloud and license offerings. The hardware segment provides a broad selection of enterprise hardware products and hardware-related software products including Oracle Engineered Systems, servers, storage, operating systems, virtualization, management and other hardware-related software and related hardware support. The services segment helps customers and partners maximize the performance of their investments in Oracle applications and infrastructure technologies. Its products and services are delivered worldwide through a variety of flexible and interoperable IT deployment models. These models include on-premise, cloud-based and hybrid deployments.	0.15%
Palantir Technologies Inc 	PLTR	Palantir Technologies Inc. is engaged in building software to assist in counterterrorism investigations and operations. It has built four principal software platforms, including Palantir Gotham (Gotham), Palantir Foundry (Foundry), Palantir Apollo (Apollo), and Palantir Artificial Intelligence Platform (AIP). Apollo is a cloud-agnostic, single control layer that coordinates ongoing delivery of new features, security updates, and platform configurations, helping to ensure the continuous operation of critical systems. Gotham enables users to identify patterns hidden deep within datasets, ranging from signals intelligence sources to reports from confidential informants. Foundry transforms the ways organizations operate by creating a central operating system for their data. AIP enables responsible artificial intelligence (AI)-advantage across the enterprise by using primary, core components built to effectively activate large language models (LLMs) and other AI within any organization.	0.15%
PayPal Holdings Inc 	PYPL	PayPal Holdings, Inc. offers a technology platform. The Company's products are designed to enable digital payments and simplify commerce experiences for consumers and merchants to make selling, shopping, and sending and receiving money simple, personalized, and secure, online or offline, including mobile. It provides consumers with a digital wallet that enables them to send payments to merchants securely using a variety of funding sources, which include a bank account, a PayPal or Venmo account balance, its consumer credit products, a credit card, a debit card, certain cryptocurrencies, or other stored value products. It operates a global, two-sided network at scale that connects consumers and merchants with 434 million active accounts across approximately 200 markets. Its brands include PayPal, Braintree, Venmo, Xoom, Hyperwallet, PayPal Zettle, PayPal Honey, and Paidy. It offers financing products through the PayPal Working Capital (PPWC) and PayPal Business Loan (PPBL).	0.15%

US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
PepsiCo Inc	PEP	PepsiCo, Inc. is a global beverage and convenient food company. It has a portfolio of brands, including Lay's, Doritos, Cheetos, Gatorade, Pepsi-Cola, Mountain Dew, Quaker and SodaStream. Its segments include Frito-Lay North America (FLNA); Quaker Foods North America (QFNA); PepsiCo Beverages North America (PBNA); Latin America (LatAm); Europe; Africa, Middle East and South Asia (AMESA), and Asia Pacific, Australia and New Zealand and China Region (APAC). FLNA makes, markets, distributes and sells branded convenient foods, which include branded dips, Cheetos cheese-flavored snacks, Doritos tortilla chips, Fritos corn chips, Lay's potato chips, and others. QFNA's products include Cap'n Crunch cereal, Life cereal, Pearl Milling Company syrups and mixes, Quaker Chewy granola bars, Quaker grits, Quaker oatmeal, and others. PBNA makes, markets and sells beverage concentrates and fountain syrups under various beverage brands, including Aquafina, Bubly, Diet Pepsi, Gatorade, and others.	0.15%
Pfizer Inc	PFE	Pfizer Inc. is a research-based, global biopharmaceutical company. The Company is engaged in the discovery, development, manufacture, marketing, sale and distribution of biopharmaceutical products worldwide. Its Biopharma segment includes the Pfizer U.S. Commercial Division, and the Pfizer International Commercial Division. Its product categories include oncology, primary care and specialty care. Its oncology products include Ibrance, Xtandi, Padcev, Adcetris, Inlyta, Lorbrena, Bosulif, Tukysa, Braftovi, Mektovi, Orgovyx, Elrexfio, Tivdak and Talzenna. Its primary care products include Eliquis, Nurtec ODT/Vydura, Zavzpret, the Prevnar family, Comirnaty, Abrysvo, FSME/IMMUN-TicoVac, Nimenrix, Trumenba, and Paxlovid. Its specialty care products include Xeljanz, Enbrel (outside the United States and Canada), Inflectra, Abrilada, Cibinqo, Litfulo, Eucrisa, Velsipity, the Vyndaqel family, Genotropin, BeneFIX, Xyntha, Somavert, Ngenla, Hympavzi, Sulperazon, Zavicefta, Octagam and others.	0.15%
Procter & Gamble Co	PG	The Procter & Gamble Company is focused on providing branded consumer packaged goods to consumers across the world. The Company's segments include Beauty, Grooming, Health Care, Fabric & Home Care and Baby, Feminine & Family Care. The Company's products are sold in approximately 180 countries and territories primarily through mass merchandisers, e-commerce, including social commerce channels, grocery stores, membership club stores, drug stores, department stores, distributors, wholesalers, specialty beauty stores, including airport duty-free stores, high-frequency stores, pharmacies, electronics stores and professional channels. It also sells direct to individual consumers. It has operations in approximately 70 countries. It offers products under brands, such as Head & Shoulders, Herbal Essences, Pantene, Rejoice, Olay, Old Spice, Safeguard, Secret, SK-II, Braun, Gillette, Venus, Crest, Oral-B, Ariel, Downy, Gain, Tide, Always, Always Discreet, Tampax, Bounty and others.	0.15%
Robinhood Markets Inc	HOOD	Robinhood Markets, Inc. is creating a financial services platform for everyone, regardless of their wealth, income, or background. It uses technology to provide access to the financial system. Its offerings include Brokerage, Robinhood Crypto, Custody, Robinhood Wallet, Robinhood Gold, and Robinhood Gold Card. Its Brokerage services include investing, options trading, fractional trading, recurring investment, access to investing on margin, fully paid securities lending, cash sweep, instant withdrawals, Robinhood retirement, 24-hour market, joint investing accounts, and event contracts. It also offers a variety of ways for its customers to grow their financial knowledge, including Robinhood Learn, In-App Education, Newsfeeds, Sherwood Snacks, and Crypto Learn and Earn. Its self-clearing system, order routing system, data platform, and other back-end infrastructure deliver the capabilities that allow its customers to focus on investing, saving and spending.	0.15%
Rocket Lab USA Inc	RKLB	Rocket Lab USA, Inc. is an end-to-end space company. The Company designs and manufactures small and medium-class rockets, spacecraft and spacecraft components, and related software and services to support the space economy. The Company delivers reliable launch services, satellite manufacture, spacecraft design services, spacecraft components, spacecraft manufacturing, and other spacecraft and on-orbit management solutions that make it easier to access space. Its Launch Services segment provides launch and launch-related services to customers on a dedicated mission or ride-share basis. Its Space Systems segment comprises the design and manufacture of spacecraft components and spacecraft program management services, space data applications, and mission operations. Its space systems solutions are the building blocks for spacecraft, which include composite structures, reaction wheels, star trackers, solar solutions, radios, separation systems, and command and control spacecraft software.	0.15%
Salesforce Inc	CRM	Salesforce, Inc. is a provider of customer relationship management (CRM) technology. The Company helps organizations of any size reimagine their business for the world of artificial intelligence (AI). With Agentforce, its platform, organizations can bring humans together with agents to drive customer success powered by AI, data, and action. With the Salesforce platform, the Company delivers a single source of truth, connecting customer data with integrated AI across systems, apps and devices to help companies sell, service, market and conduct commerce from anywhere. Agentforce is a new layer of the Salesforce platform that enables companies to build and deploy AI agents that can respond to inputs, make decisions and take action autonomously across business functions. Agentforce includes a suite of customizable agents for use across sales, service, marketing and commerce. AgentExchange is the marketplace and community for Agentforce. AgentExchange includes more than 200 partners.	0.15%

US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Shopify Inc (US) 	SHOP	Shopify Inc. (Shopify) is a Canada-based global commerce company. The Company provides essential Internet infrastructure for commerce, offering tools to start, grow, market and manage a retail business of any size. It provides platforms and services that are engineered and delivers a shopping experience for consumers online, in store and everywhere in between. Its software enables merchants to run their business across all of their sales channels, including Web and mobile storefronts, physical retail locations, social media storefronts, and marketplaces. The Company's Shopify platform provides merchants with a single view of their business across all of their sales channels and enables them to manage products and inventory, process orders and payments, fulfill and ship orders, build customer relationships, source products, leverage analytics and reporting, and access financing, all from one integrated back office. The Shopify's platform operates across 175 countries.	0.15%
SoFi Technologies 	SOFI	SoFi Technologies, Inc. is a member-centric, one-stop shop for digital financial services. The Company, through its lending and financial services products, allows members to borrow, save, spend, invest and protect their money. The Company's segments include Lending, Technology Platform and Financial Services. The Lending segment offers personal loans, student loans, home loans and related servicing to help its members with a variety of financial needs. Its platform supports the full transaction lifecycle, including credit application, underwriting, approval, funding and servicing. The Technology Platform segment provides services through a diversified suite of offerings which include an event and authorization platform accessed via application programming interfaces, a cloud-native digital and core banking platform and services related to both platforms. The Financial Services segment offers a suite of financial services solutions, including SoFi Money and SoFi Invest.	0.15%
Space Exploration Technologies Corp 	SPCX	Space Exploration Technologies Corp., doing business as SpaceX, operates as an aerospace manufacturer and space transportation services company. The Company designs and manufactures rockets, human spaceflight, and global satellite internet services. SpaceX serves customers worldwide.	0.15%
Strategy Inc 	MSTR	Strategy Inc., formerly MicroStrategy Incorporated, is a bitcoin treasury and business intelligence company. The Company provides cloud-native, artificial intelligence (AI)-powered enterprise analytics software to thousands of global customers. The Company's Strategy ONE platform provides access to AI-powered workflows, unlimited data sources, cloud-native technologies, and performance to speed up time from data to action. Strategy ONE delivers visualization, reporting, and embedded analytics capabilities across retail, banking, technology, manufacturing, insurance, consulting, healthcare, telecommunications, and the public sector. Its Strategy Mosaic is a universal intelligence layer that provides enterprises with consistent definitions and governance across data sources, regardless of where that data resides or which tools access it. The Strategy Mosaic offers data clarity and connection by eliminating trade-offs between flexibility, control, and speed.	0.15%
Take-Two Interactive Software Inc 	TTWO	Take-Two Interactive Software, Inc. is a developer, publisher, and marketer of interactive entertainment for consumers around the globe. The Company develops and publishes products principally through Rockstar Games, 2K, and Zynga. Its products are designed for console gaming systems, including, but not limited to, the Sony Computer Entertainment, Inc. (Sony) PlayStation4 (PS4) and PlayStation5 (PS5), the Microsoft Corporation (Microsoft) Xbox One (Xbox One) and Xbox Series XS (Xbox Series XS), and the Nintendo Switch (Switch), as well as mobile, including smartphones and tablets, and personal computers (PC). It delivers its products through physical retail, digital download, online platforms, and cloud streaming services. It sells software titles both digitally and physically through direct relationships with digital storefronts and platform partners, large retail customers, and third-party distributors. It also sells advertising within a number of its games, primarily in mobile.	0.15%
Tesla Inc 	TSLA	Tesla, Inc. designs, develops, manufactures, sells and leases high-performance fully electric vehicles and energy generation and storage systems, and offers services related to its products. Its segments include automotive, and energy generation and storage. The automotive segment includes the design, development, manufacturing, sales and leasing of high-performance fully electric vehicles, and sales of automotive regulatory credits. It also includes sales of used vehicles, non-warranty maintenance services and collisions, part sales, paid supercharging, insurance services revenue and retail merchandise sales. The energy generation and storage segment include the design, manufacture, installation, sales and leasing of solar energy generation and energy storage products and related services and sales of solar energy systems incentives. Its consumer vehicles include the Model 3, Y, S, X and Cybertruck. Its lithium-ion battery energy storage products include Powerwall and Megapack.	0.15%
Uber Technologies Inc 	UBER	Uber Technologies, Inc. operates a technology platform that uses network and technology to power movement from point A to point B. It develops and operates technology applications supporting a variety of offerings on its platform (platform(s)). Its segments include Mobility, Delivery and Freight. Mobility products connect consumers with drivers who provide rides in a variety of vehicles, such as cars, auto rickshaws, motorbikes, minibuses, or taxis. Delivery offerings allow consumers to search for and discover local restaurants, order a meal, and either pick-up at the restaurant or have the meal delivered. In certain markets, the Delivery segment provides offerings for grocery, alcohol, and convenience store delivery as well as select other goods. The Freight segment connects carriers with shippers on its platform, and gives carriers upfront pricing and the ability to book a shipment. The Freight segment also includes transportation management and other logistics service offerings.	0.15%

US equity investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Visa Inc 	V	Visa Inc. is a global payments technology company. It facilitates global commerce and money movement across more than 200 countries and territories among a global set of consumers, merchants, financial institutions and government entities through technologies. It operates through the Payment Services segment. It provides transaction processing services (primarily authorization, clearing and settlement) to its financial institution and merchant clients through VisaNet, its proprietary advanced transaction processing network. It offers a range of Visa-branded payment products that its clients, including nearly 14,500 financial institutions, use to develop and offer payment solutions or services, including credit, debit, prepaid and cash access programs for individual, business and government account holders. It also provides value-added services to its clients, including issuing solutions, acceptance solutions, risk and identity solutions, open banking solutions and advisory services.	0.15%
UnitedHealth Group 	UNH	UnitedHealth Group Incorporated is a healthcare and well-being company. Its segments include Optum Health, Optum Insight, Optum Rx, and UnitedHealthcare, which includes UnitedHealthcare Employer & Individual, UnitedHealthcare Medicare & Retirement and UnitedHealthcare Community & State. Optum Health offers comprehensive and patient-centered care, addressing the physical, mental, social, and financial well-being. Optum Health delivers primary, specialty and surgical care; helps patients and providers navigate and address complex, chronic and behavioral health needs. Optum Insight connects the healthcare system with services, analytics and platforms that make clinical, administrative and financial processes simpler and more efficient for all participants in the healthcare system. Optum Rx offers a range of pharmacy care services through retail pharmacies, through home delivery, specialty and community health pharmacies and the provision of in-home and community-based infusion services.	0.15%
Walmart Inc 	WMT	Walmart Inc. is a technology-powered omnichannel retailer. The Company is engaged in the operation of retail and wholesale stores and clubs, as well as eCommerce Websites and mobile applications, located throughout the United States (U.S.), Africa, Canada, Central America, Chile, China, India and Mexico. It operates in three reportable segments: Walmart U.S., Walmart International and Sam's Club U.S. The Walmart U.S. segment includes the Company's mass merchandising concept in the U.S., as well as eCommerce, which includes omni-channel initiatives and certain other business offerings such as advertising services. The Walmart International segment consists of the Company's operations outside of the U.S. through its subsidiaries, as well as eCommerce and omni-channel initiatives. The Sam's Club U.S. segment includes the warehouse membership clubs in the U.S., as well as samsclub.com and omni-channel initiatives.	0.15%

US ETF investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
Vanguard Total Stock Market Index Fund ETF	VTI	The Fund seeks to track the performance of a benchmark index that measures the investment return of the overall stock market. The Fund employs an indexing investment approach to track the performance of the CRSP US Total Market Index. The Fund invests by holding a collection of securities that approximates the Index.	0.18%
Vanguard S&P 500 Growth Index Fund ETF	VOOG	The Fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization growth stocks in the United States. The Fund employs a "passive management" or indexing investment approach designed to track the performance of the S&P 500 Growth Index, that represent growth companies.	0.22%
Vanguard S&P 500 Value Index Fund ETF	VOOV	The Fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks in the United States. It employs a passive management or indexing investment approach designed to track the performance of the S&P 500 Value Index, which represents the value companies.	0.22%
Invesco QQQ Trust, Series 1	QQQ	The Fund seeks to provide investment results that generally correspond to the price and yield performance of the Nasdaq-100 Index. The Index measures the average performance of a broadly diversified group of equity securities issued by 100 of the largest non-financial companies listed on The NASDAQ Stock Market, Inc.	0.33%
Vanguard Growth Index Fund ETF	VUG	The Fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization growth stocks. The Fund employs indexing investment approach designed to track the performance of the CRSP US Large Cap Growth Index, a diversified index made up of growth stocks of large US companies.	0.18%
ARK Innovation ETF	ARKK	The Fund seeks long-term growth of capital. The Fund is an actively-managed exchange-traded fund that will invest under normal circumstances primarily (at least 65% of its assets) in domestic and foreign equity securities of companies that are relevant to the Fund's investment theme of disruptive innovation.	0.90%
Vanguard Information Technology Index Fund ETF	VGT	The Fund seeks to track the performance of a benchmark index that measures the investment return of information technology stocks. Specifically the MSCI US Investable Market Information Technology Index an index made up of stocks of large, mid-size, and small U.S. companies within the information technology sector.	0.24%
Vanguard Total International Stock Index Fund ETF 	VXUS	The Fund seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The Fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index.	0.22%
Global X Artificial Intelligence & Technology ETF	AIQ	The Fund seeks to provide investment results that correspond generally to the price and yield performance, before fees and expenses, of the Indxx Artificial Intelligence & Big Data Index. The Index tracks the performance of companies involved in the development and utilization of artificial intelligence and big data.	0.83%
iShares Bitcoin Trust ETF	IBIT	The Trust seeks to reflect generally the performance of the price of bitcoin. The Trust seeks to reflect such performance before payment of the Trust's expenses and liabilities. The Shares are intended to constitute a simple means of making an investment similar to an investment in bitcoin rather than acquiring bitcoin.	0.40%
Schwab US Dividend Equity ETF 	SCHD	The Fund seeks to track the total return of the Dow Jones U.S. Dividend 100 Index. The Index is designed to measure the stock performance of high dividend yielding U.S. companies with a record of consistently paying dividends, selected for fundamental strength relative to their peers, based on financial ratios.	0.21%

US ETF investment options	Ticker	Description	Estimated annual fund charges (Incl. GST)
iShares Global Clean Energy ETF	ICLN	The Fund seeks to track the investment results of the S&P Global Clean Energy Index, which is designed to track the performance of approximately 100 clean energy-related companies. Under normal market conditions, the Fund generally will invest at least 80% of its assets in the component securities of its Underlying Index.	0.54%
Vanguard Total World Stock Index Fund ETF	VT	The Fund seeks to track the performance of a benchmark index that measures the investment return of stocks of companies located in developed and emerging markets around the world. The Fund employs an indexing investment approach to track the performance of the FTSE Global All Cap Index and attempts to sample the index.	0.21%
Vanguard Total Bond Market Index Fund ETF	BND	The Fund seeks to track the performance of a broad, market-weighted bond index. The index is the Bloomberg U.S. Aggregate Float Adjusted Index. This Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States, all with maturities of more than 1 year.	0.18%
SPDR Gold ETF	GLD	The investment objective of the Trust is for the Shares to reflect the performance of the price of gold bullion, less the Trust's expenses. The Trust holds gold bullion and from time to time issues the Shares in Baskets in exchange for deposits of gold and distributes gold in connection with the redemption of Baskets.	0.55%
VanEck Semiconductor ETF	SMH	The Fund seeks to replicate as closely as possible, before fees and expenses, the price and yield performance of the MVIS US Listed Semiconductor 25 Index, which includes common stocks of companies in the semiconductor industry. The Fund normally invests at least 80% of its assets in securities of the Index.	0.50%
iShares Silver Trust	SLV	The Fund seeks to reflect, at any given time, the price of silver owned by the Fund at that time, less the Fund's expenses and liabilities. The Fund is not actively managed.	0.65%
iShares MSCI India ETF	INDA	The Fund seeks to correspond to the performance of MSCI India Index. The Underlying Index measures the performance of equity securities of companies whose market capitalization, as calculated by the index provider, represents the top 85% of the Indian securities market.	0.76%
iShares MSCI China ETF	MCHI	The Fund seeks to track the investment results of an index composed of Chinese equities that are available to international investors. The Fund generally invests at least 90% of its assets in the securities of the Underlying Index and in depositary receipts representing securities of the Underlying Index.	0.74%
iShares Ethereum Trust ETF	ETHA	The Trust seeks to reflect generally the performance of the price of ether. The Trust seeks to reflect such performance before payment of the Trust's expenses and liabilities. The Shares are intended to constitute a simple means of making an investment similar to an investment in ether rather than by acquiring ether.	0.40%