INVESTNOW FUND

PERFORMANCE REPORT

30 September 2021



Past performance is not a guarantee of future returns. InvestNow does not provide personalised investment advice. If you require investment advice please contact a financial advisor. Full and detailed performance data can be viewed on our website by InvestNow customers.

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INVESTNOW

REPORT INFORMATION

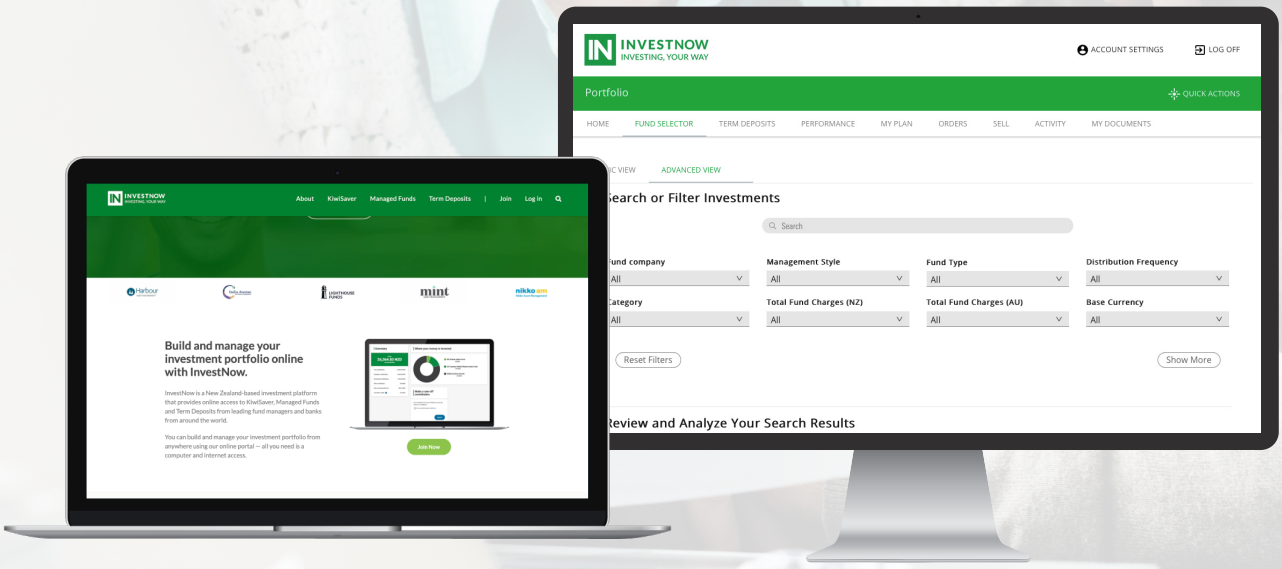
Aim of report:

This report is aimed to provide an overview of recent short-term performance of the funds hosted on InvestNow. Please note, past performance is not a guarantee of future returns. Returns are after fees, before tax and denominated in NZD. Performance figures over 1 year are annualised.

Access to full historical fund performance data:

For full historical fund performance data, please visit our website, **log in to your investor profile** and select the 'Fund Selector' tab (pictured below). If you don't have an account with us yet, **create your online account** by going to our web-site and selecting 'Join' in the top-right corner - it only takes a few minutes to set up.

Website: investnow.co.nz
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Grow and manage your investments online.

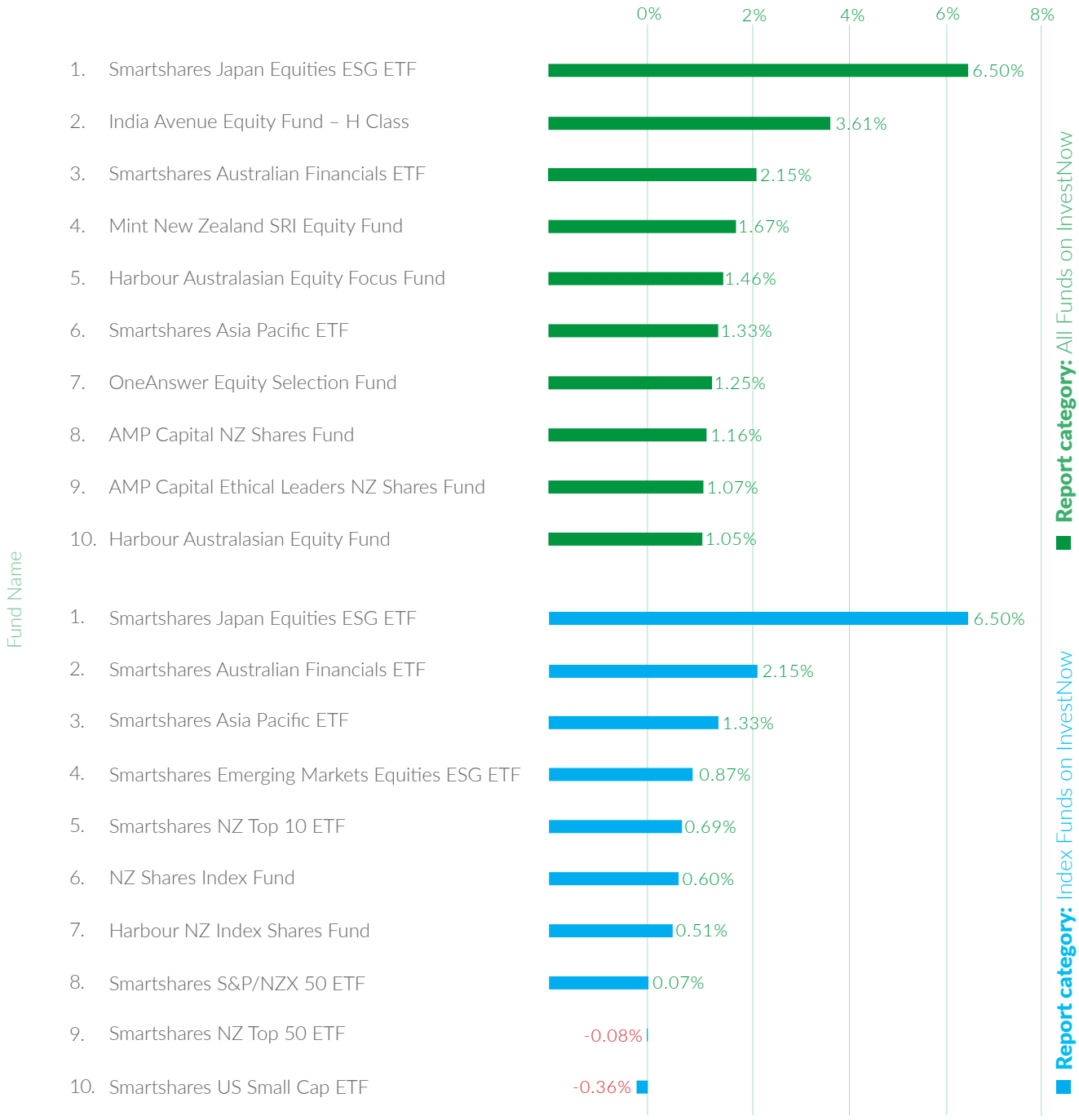
investnow.co.nz

TOP TEN PERFORMING FUNDS — September

Report type: 1 month performance

Report period: 1 month period ending 30/09/2021

The below graph represents the top ten performing funds of the previous month—All Funds & Index Funds.

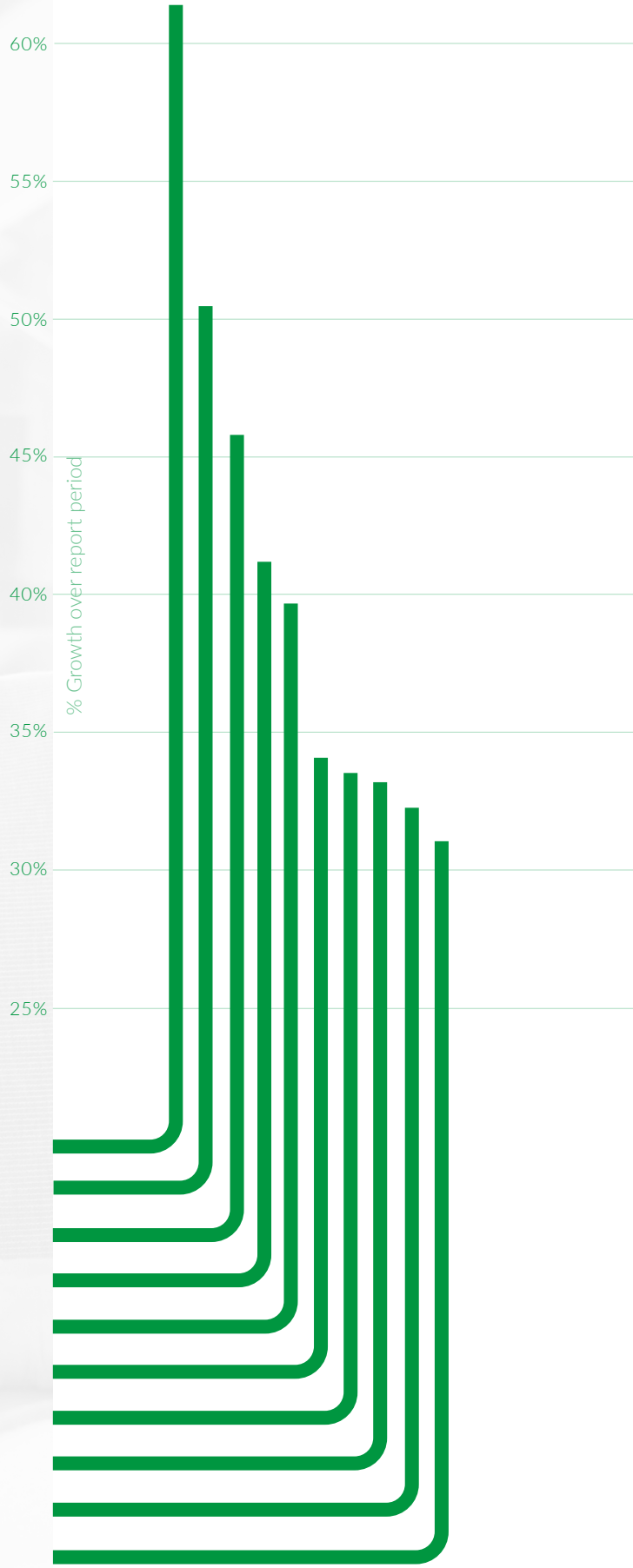


To see full performance information of the above funds, see tables 1 & 2 at the back of this document.

TOP TEN PERFORMING FUNDS

Report category: All Funds on InvestNow
Report type: 12 month performance
Report period: 12m period ending 30/09/2021
This graph represents the top ten performing funds of the previous 12 month period.



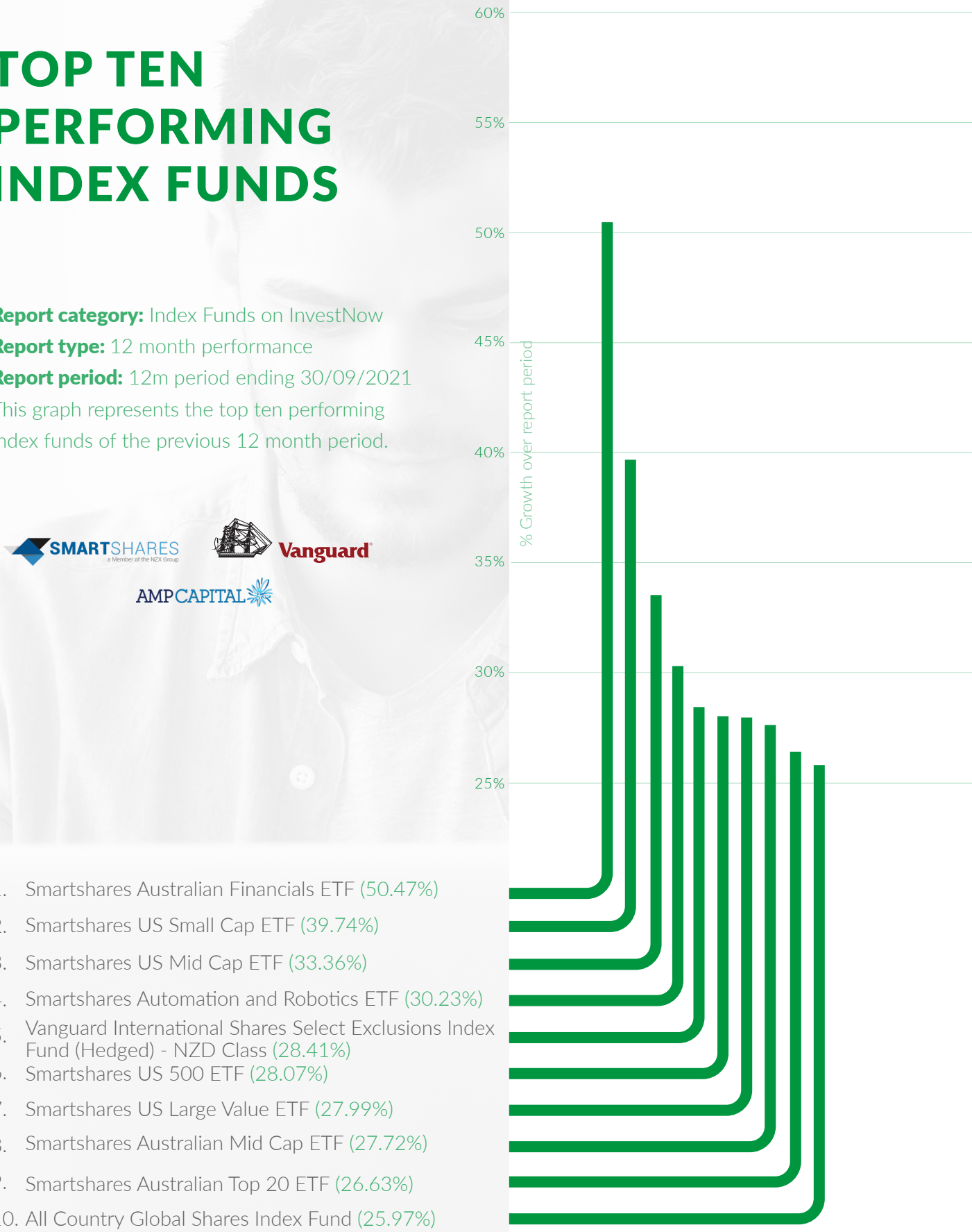


1. India Avenue Equity Fund – H Class (61.50%)
2. Smartshares Australian Financials ETF (50.47%)
3. Elevation Capital Global Shares Fund (45.80%)
4. Pie Growth UK & Europe Fund (41.15%)
5. Smartshares US Small Cap ETF (39.74%)
6. Fisher Funds Australian Growth Fund (34.02%)
7. Smartshares US Mid Cap ETF (33.36%)
8. OneAnswer Australian Share Fund (33.18%)
9. Salt Long Short Fund (32.33%)
10. AMP Capital Ethical Leaders Global Shares Fund (31.11%)

To see full performance information of the above funds, see table 3 at the back of this document.

TOP TEN PERFORMING INDEX FUNDS

Report category: Index Funds on InvestNow
Report type: 12 month performance
Report period: 12m period ending 30/09/2021
This graph represents the top ten performing Index funds of the previous 12 month period.



1. Smartshares Australian Financials ETF (50.47%)
2. Smartshares US Small Cap ETF (39.74%)
3. Smartshares US Mid Cap ETF (33.36%)
4. Smartshares Automation and Robotics ETF (30.23%)
5. Vanguard International Shares Select Exclusions Index Fund (Hedged) - NZD Class (28.41%)
6. Smartshares US 500 ETF (28.07%)
7. Smartshares US Large Value ETF (27.99%)
8. Smartshares Australian Mid Cap ETF (27.72%)
9. Smartshares Australian Top 20 ETF (26.63%)
10. All Country Global Shares Index Fund (25.97%)

To see full performance information of the above funds, see table 4 at the back of this document.

PERFORMANCE TABLES

Past performance is not a guarantee of future returns. All return figures are after fees, before tax and denominated in NZD. Performance figures from 1 to 10 years are annualised. Performance period ending 30 September 2021.

Table 1.

September Performance - All Funds	1m	3m	6m	1y	3y	5y	10y
1. Smartshares Japan Equities ESG ETF	6.50%	4.37%	3.90%	13.01%	-	-	-
2. India Avenue Equity Fund – H Class	3.61%	15.16%	27.13%	61.50%	15.51%	-	-
3. Smartshares Australian Financials ETF	2.15%	1.51%	7.89%	50.47%	5.82%	7.72%	-
4. Mint New Zealand SRI Equity Fund	1.67%	5.92%	8.76%	15.94%	14.83%	-	-
5. Harbour Australasian Equity Focus Fund	1.46%	8.85%	14.97%	30.64%	14.48%	16.92%	-
6. Smartshares Asia Pacific ETF	1.33%	-0.80%	0.97%	16.13%	4.51%	9.46%	-
7. OneAnswer Equity Selection Fund	1.25%	6.40%	10.82%	21.41%	10.64%	7.98%	11.14%
8. AMP Capital NZ Shares Fund	1.16%	5.15%	8.14%	17.28%	14.23%	13.52%	15.58%
9. AMP Capital Ethical Leaders NZ Shares Fund	1.07%	8.14%	11.47%	20.87%	17.52%	15.31%	-
10. Harbour Australasian Equity Fund	1.05%	7.90%	11.17%	19.70%	12.59%	14.31%	15.66%

Table 2.

September Performance - Index Funds	1m	3m	6m	1y	3y	5y	10y
1. Smartshares Japan Equities ESG ETF	6.50%	4.37%	3.90%	13.01%	-	-	-
2. Smartshares Australian Financials ETF	2.15%	1.51%	7.89%	50.47%	5.82%	7.72%	-
3. Smartshares Asia Pacific ETF	1.33%	-0.80%	0.97%	16.13%	4.51%	9.46%	-
4. Smartshares Emerging Markets Equities ESG ETF	0.87%	-6.61%	-2.00%	13.61%	-	-	-
5. Smartshares NZ Top 10 ETF	0.69%	4.09%	3.53%	7.84%	12.98%	11.27%	13.94%
6. NZ Shares Index Fund	0.60%	5.15%	5.96%	13.38%	12.79%	-	-
7. Harbour NZ Index Shares Fund	0.51%	4.82%	6.57%	19.87%	11.31%	11.74%	-
8. Smartshares S&P/NZX 50 ETF	0.07%	4.40%	5.54%	12.96%	-	-	-
9. Smartshares NZ Top 50 ETF	-0.08%	4.70%	6.67%	20.55%	13.61%	13.87%	15.94%
10. Smartshares US Small Cap ETF	-0.36%	0.52%	6.04%	39.74%	9.84%	13.88%	-

PERFORMANCE TABLES

Past performance is not a guarantee of future returns. All return figures are after fees, before tax and denominated in NZD. Performance figures from 1 to 10 years are annualised. Performance period ending 30 September 2021.

Table 3.

12 Month Performance - All Funds		1m	3m	6m	1y	3y	5y	10y
1.	India Avenue Equity Fund – H Class	3.61%	15.16%	27.13%	61.50%	15.51%	-	-
2.	Smartshares Australian Financials ETF	2.15%	1.51%	7.89%	50.47%	5.82%	7.72%	-
3.	Elevation Capital Global Shares Fund	-3.00%	-0.78%	8.35%	45.80%	13.92%	12.10%	10.40%
4.	Pie Growth UK & Europe Fund	-0.59%	-0.59%	7.85%	41.15%	14.66%	-	-
5.	Smartshares US Small Cap ETF	-0.36%	0.52%	6.04%	39.74%	9.84%	13.88%	-
6.	Fisher Funds Australian Growth Fund	-0.74%	6.28%	15.49%	34.02%	16.24%	14.42%	11.62%
7.	Smartshares US Mid Cap ETF	-0.44%	3.83%	12.09%	33.36%	13.07%	15.46%	-
8.	OneAnswer Australian Share Fund	0.20%	0.27%	6.06%	33.18%	2.05%	4.57%	5.35%
9.	Salt Long Short Fund	1.02%	2.10%	7.83%	32.33%	8.24%	7.07%	-
10.	AMP Capital Ethical Leaders Global Shares Fund	-1.98%	1.33%	6.63%	31.11%	9.75%	12.36%	11.79%

Table 4.

12 Month Performance - Index Funds		1m	3m	6m	1y	3y	5y	10y
1.	Smartshares Australian Financials ETF	2.15%	1.51%	7.89%	50.47%	5.82%	7.72%	-
2.	Smartshares US Small Cap ETF	-0.36%	0.52%	6.04%	39.74%	9.84%	13.88%	-
3.	Smartshares US Mid Cap ETF	-0.44%	3.83%	12.09%	33.36%	13.07%	15.46%	-
4.	Smartshares Automation and Robotics ETF	-0.83%	3.31%	12.52%	30.23%	-	-	-
5.	Vanguard International Shares Select Exclusions Index Fund (Hedged) - NZD Class	-3.75%	0.60%	8.26%	28.41%	12.38%	-	-
6.	Smartshares US 500 ETF	-1.27%	3.69%	12.80%	28.07%	13.92%	17.26%	-
7.	Smartshares US Large Value ETF	-0.74%	2.03%	6.52%	27.99%	7.63%	12.81%	-
8.	Smartshares Australian Mid Cap ETF	-0.55%	0.01%	8.15%	27.72%	9.71%	11.94%	10.32%
9.	Smartshares Australian Top 20 ETF	-2.35%	-4.10%	2.40%	26.63%	7.80%	9.22%	7.15%
10.	All Country Global Shares Index Fund	-2.50%	0.23%	7.70%	25.97%	11.18%	-	-