

24 March 2016

SuperLife has made a number of changes to its investment options in recent times.

Introduction of 4 new ETF Funds

In November we introduced 4 new exchange traded funds (ETF Funds) for members to invest in. This brought the total number to 23. All ETFs are managed by Smartshares, are PIEs, and are listed on the New Zealand Stock Exchange.

The ETFs let members who are interested, create their own portfolio. Collectively the ETFs let an investor invest across the 4 asset classes of cash, bonds, property and shares and implement a balanced portfolio, or a portfolio with a bias to a particular part of the markets. You can for example, introduce a bias to European shares, or small US companies. 20 of the current ETF Funds are designed to track a particular market index the other 3 are actively managed and cover the cash and bond sectors.

The 23 ETF Funds are:

<u>New Zealand</u>	<u>Australia</u>	<u>Overseas</u>
NZ Cash ETF	Aust Top 20 Leaders ETF	Total World ETF
NZ Bond ETF	Aust Dividend ETF	US S&P 500 ETF
Global Bond ETF	Aust Financials ETF	Europe ETF
	Aust Resources ETF	Asia Pacific ETF
NZ Dividend ETF	Aust MidCap ETF	US Growth ETF
NZ 50 Portfolio ETF		US Value ETF
NZ Top 10 ETF		US MidCap ETF
NZ MidCap ETF		US Small ETF
		Emerging Markets ETF
NZ Property ETF	Aust Property ETF	

The ETF Funds are available under our superannuation scheme, our KiwiSaver scheme and Ascot. Ascot lets members transfer their UK pension to a New Zealand superannuation scheme.

The ETF Funds can be combined by members with the other SuperLife Funds. There is no minimum amount a member needs to put in.

Investment options expanded

SuperLife's investment options are made up of 42 Funds and 3 Mixes.

For most members, one of the 8 standard Managed Funds, strategies or Mixes, will be optimal (e.g. SuperLife⁶⁰, AIM^{First Home} or AIM^{Age Steps}). The Managed Funds have particular objectives and are allocated between cash, bonds, property and shares in a way designed for specific goals. We also call them "tick-the-box" options.

For other members, creating their own strategy out of the 13 Sector Funds will let them achieve their investment objectives efficiently and for a few members, creating their own portfolio using the 23 ETF Funds will suit them. The 45th option is Ethica - a "balanced" socially responsible investment option.



SUPERLIFE
a Member of the NZX Group

**8 Managed Funds
& Mixes**

"tick-the-box"
Standard options

13 Sector Funds

Create your own
strategy

23 ETF Funds

Create your own
portfolio

1 Ethical Fund

Ethica

To find out more about the investment options, go to the SuperLife website and download the investment statements, or the investment options booklet.

Questions

If you have any questions, please contact us on 0800 27 87 37 or email SuperLife@SuperLife.co.nz.