

Equity Fund

Harbour NZ Index Shares Fund

31 JANUARY 2026

<p>1 year performance</p> <p>6.26%</p> <p>As at 31 January 2026, after fees, before tax</p>	<p>Estimated management fees</p> <p>0.20%</p> <p>Per annum, ex. GST</p>	<p>Unit pricing</p> <p>Daily</p> <p>T + 1</p>	<p>If you invested \$10,000 at inception it would be worth:</p> <p>\$25,256</p> <p>After fees, before tax. Inception 03/12/2014</p>
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Past performance is not indicative of future results. Please see pg 2 for performance over additional periods and additional Fund information.

About the Fund

This NZ equities fund is designed to provide low cost exposure to the NZ sharemarket.

Fund purpose

The Fund is designed to provide relatively low cost exposure to the NZ sharemarket for investors who prefer a passive investing strategy.

Fund benchmark

S&P/NZX 50 Portfolio Index including imputation credits.

Investment approach

The Fund is designed to track the S&P/NZX 50 Portfolio Index. This index contains the top 50 companies listed on the NZX, but with a 5% cap on each company.

Growth of \$10,000 invested in Fund since inception

Cumulative returns after fees, before tax. This includes the reinvestment of the Fund's distributions.



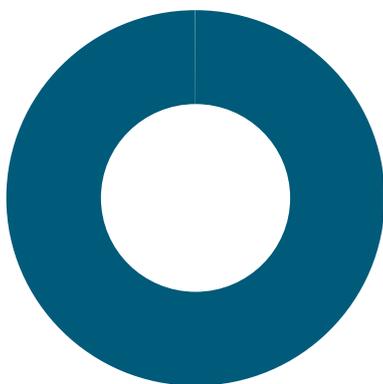
Financial advisers: This Fund is available via platforms including Consilium, FNZ, Apex, OneAnswer
Individual investors: Direct investment minimum is \$100k. Also available via financial advisers and InvestNow
 For more information contact us at: 0800 460 830 contactus@harbourasset.co.nz

Performance	1 MONTH	3 MONTH	1 YEAR P.A.	2 YEAR P.A.	3 YEAR P.A.	5 YEAR P.A.	10 YEAR P.A.	SINCE INCEPTION P.A.
Return before fees & tax, inc. IC	-1.53%	-1.10%	6.47%	7.28%	4.71%	1.63%	8.62%	9.08%
Benchmark return, inc. IC	-1.53%	-1.11%	6.41%	7.12%	4.54%	1.53%	9.25%	9.48%
Return after fees, before tax, inc. IC	-1.53%	-1.15%	6.26%	7.04%	4.47%	1.39%	8.22%	8.65%

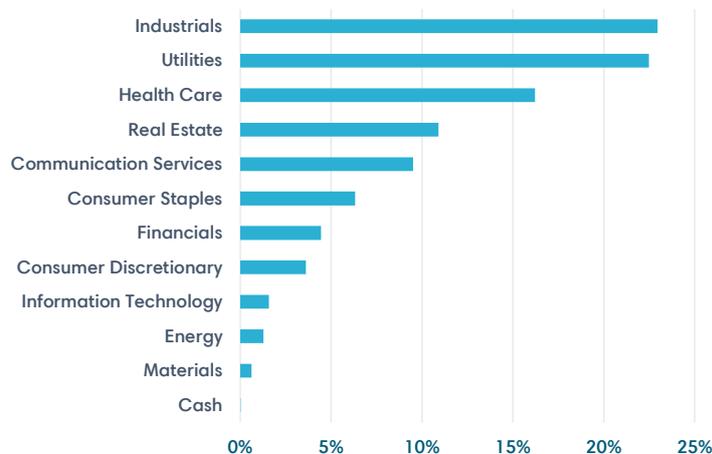
Past performance is not indicative of future results. Inception: 3 December 2014. IC= imputation credits. The Harbour NZ Equity Advanced Beta Fund transitioned to the Harbour NZ Index Shares Fund on 1 April 2021. Returns from 1 April 2021 onward are a combination of both funds. Benchmark: S&P/NZX 50 Portfolio Index.

Investment mix

- NZD EQUITIES (100.0%)
- CASH (0.0%)



Sector weights



Source: MSCI.

Responsible/ethical investing

As a passive fund, the ESG strategy most salient is company engagement. We are able to use engagement and shareholder votes to influence and encourage better behaviour from companies. This fund also includes negative screening to remove companies whose business activities may lead to significant harm.

Additional information on screening thresholds and processes are outlined in our [ESG Policy](#) and the fund [Statement of Investment Policy & Objectives \(SIPO\)](#).

	FUND
Carbon footprint	55
Weighted average carbon intensity	49

Carbon Footprint tonnes CO₂e/\$m invested. Weighted Average Carbon Intensity tonnes CO₂e/\$m revenue. Metrics are calculated according to the methodology of the [Task Force on Climate-Related Financial Disclosures \(TCFD\) Implementation Guide](#).

Source: Harbour Asset Management, MSCI, Bloomberg, underlying fund managers. Data is the latest available and represents the portion of the fund invested into public equities.

Market value	\$714,709,417
Inception date	3 December 2014
Currency	NZD
Estimated management fee (ex. GST)	0.20% p.a.
Distribution frequency	6 Monthly
Last distribution (cents per unit)	2.56
Risk rating*	5 out of 7
Unit price (NZD)	2.0067

* Based on return and index data from 5 years to 31 January 2026. Risk 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. See PDS for more risk information.

Investment team for this fund



Craig Stent, CFA
Executive Director, Head of Equities



Jorge Waayman
Manager, ESG Research



Andrew Bascand
Co CEO, Chief Investment Officer

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Data sources:

S&P Dow Jones LLC

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