ACI BALANCED STRATEGY FACT SHEET

as at 30 June, 2026

ABOUT THE FUND

A blend of ACI Growth Fund and ACI Conservative Fund (50% each), resulting in diversified exposure to both growth and Income assets. Growth assets include New Zealand, Australian, international shares and property. The Balanced strategy's objective is to achieve a rate of return (net of fees but before tax) of at least 3.125% per annum above expected inflation.

Annualised return since inception

11.26%

as at 30/6/2026 after fees and before tax

Suggested minimum investment timeframe

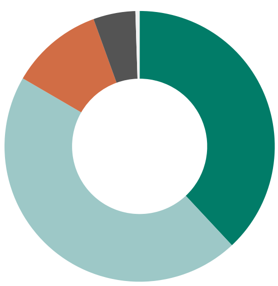
5 years

FUND DETAILS

FUND TYPE	Portfolio Investment Entity (PIE)
BENCHMARK	Composite blend of indices that represent the Fund's underlying investment funds, in their target weights.
INCEPTION DATE	April 6, 2023
NET ASSETS VALUE (NAV)	$7,099,956.61 (NZD)
INVESTMENT MANAGER	Stewart Group Asset Management (SGAM)
ISSUER AND MANAGER	FundRock NZ Ltd

TARGET INVESTMENT MIX

GLOBAL FIXED INCOME	37.75%
GLOBAL EQUITIES	45.20%
AUSTRALASIAN EQUITIES	11.30%
GLOBAL PROPERTY	5.00%
CASH	0.75%



UNDERLYING INVESTMENTS

NAME	% OF FUND'S NAV
Dimensional 2 Year Sustainability Fixed Interest PIE Fund	10.75%
Dimensional Global Bond Sustainability PIE Fund	27.00%
Dimensional Global Real Estate Trust NZD Hedged Class	5.00%
Smart NZ Core Equity Trust	8.47%
Dimensional Australian Sustainability PIE Fund	2.83%
Dimensional Global Sustainability PIE Fund	18.08%
Dimensional Global Sustainability PIE Fund (NZD Hedged)	18.08%
Dimensional Emerging Markets Sustainability Trust	9.04%
Cash	0.75%

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ACI FUNDS

PERFORMANCE

	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR*	SINCE INCEPTION*
FUND *(Total Return)*	1.93%	8.30%	5.62%	14.59%	12.20%
BENCHMARK *(Total Return)*	1.80%	8.42%	6.79%	16.15%	12.88%
FUND *(Net of Fees, Before Tax)*	1.89%	8.15%	5.34%	13.90%	11.26%
FUND *(Net of Fees, 28% PIR)*	1.78%	7.84%	4.93%	12.98%	10.30%

**Performance figures are annualised*

PERFORMANCE COMMENTARY

The second quarter of 2026 was positive across most major asset classes, with strong returns from global equities, emerging markets and global property, alongside more modest positive returns from fixed interest. Despite continued geopolitical uncertainty and inflation concerns, markets improved over the quarter, reinforcing the importance of remaining invested and diversified.

The ACI Balanced Strategy Fund delivered a positive return over the quarter, reflecting its blend of growth and income assets. Equity exposure supported returns as global share markets advanced, while defensive assets provided additional diversification and helped moderate overall portfolio volatility.

Overall, the quarter demonstrated the benefit of a balanced approach. While growth assets were the main contributor to returns, the fund's allocation across both growth and income assets helped provide a smoother outcome than a fully growth-oriented strategy, while remaining focused on achieving its long-term return objective through different market environments

FEES AND COSTS

Annual Fund Charges

1.25%

Buy Spread

0.20%

Sell Spread

0.20%

CONTACT ACI FUNDS

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