ACI BALANCED STRATEGY FACT SHEET

as at 30 September, 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

10.21%

as at 30/9/2026 after fees and before tax

Suggested minimum investment timeframe

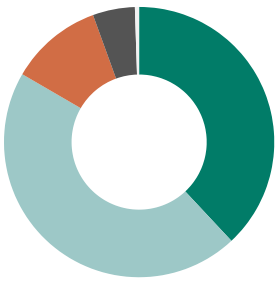
5 years

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)	$7,817,188.09(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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PERFORMANCE

	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR*	SINCE INCEPTION*
FUND *(Total Return)*	-0.58%	-0.56%	7.68%	7.17%	11.10%
BENCHMARK *(Total Return)*	0.06%	-0.20%	8.20%	8.90%	11.84%
FUND *(Net of Fees, Before Tax)*	-0.57%	-0.64%	7.46%	6.65%	10.21%
FUND *(Net of Fees, 28% PIR)*	-0.48%	-0.52%	7.28%	6.21%	9.37%

**Performance figures are annualised*

PERFORMANCE COMMENTARY

Investment markets were generally resilient during the third quarter, with global equities continuing to deliver reasonable returns despite higher oil prices, inflationary pressures and rising interest rates. Emerging markets remained strong, while higher yields created a more challenging environment for bonds.

The ACI Balanced Strategy Fund's mix of growth and income assets provided exposure to the strength in equity markets while maintaining the diversification benefits of defensive assets. Australian and emerging market sustainability exposures performed well, while higher bond yields improved the longer-term return outlook for fixed income.

Overall, the quarter highlighted the benefits of a balanced approach. With growth and defensive assets responding differently to changing market conditions, the Fund remains well diversified and focused on delivering more consistent outcomes through different market environments.

FEES AND COSTS

Annual Fund Charges

1.25%

Buy Spread

0.20%

Sell Spread

0.20%

CONTACT ACI FUNDS

support@acifunds.zendesk.com
www.acifunds.co.nz

204 Karamu Road N
HASTINGS

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