

As of 31 August 2026

MULTI-ASSET FUNDS



Mint Conservative Fund

Investment Objective

This is a multi-asset class Fund that offers diversification by investing predominantly in cash and fixed interest securities, with a modest allocation to growth assets including equities and listed property, infrastructure & other assets (if held). The Fund seeks to provide moderate capital growth over the medium term. The objective of the Fund is to deliver returns in excess of the Official Cash Rate (OCR) by 3% per annum, before fees, over rolling 3-year periods. The Fund's relevant market index is a composite index derived from the underlying asset classes of the Fund.

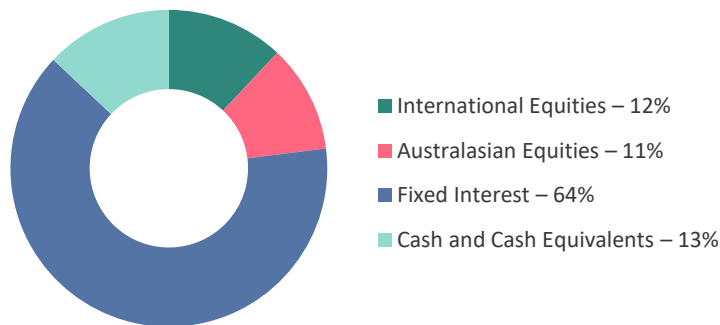
Performance

Rolling periods	1 month	3 months	1 year	3 years	5 years	10 years	Since change of approach
Mint Conservative Fund	0.38%	n/a	n/a	n/a	n/a	n/a	0.38%
OCR + 3%	0.45%	n/a	n/a	n/a	n/a	n/a	0.45%
Composite Index*	0.42%	n/a	n/a	n/a	n/a	n/a	0.42%

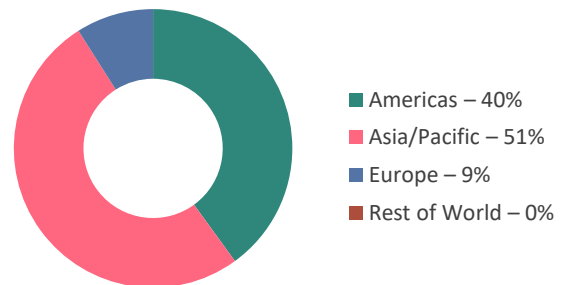
Performance returns greater than 3 months are per annum. Returns are after fees and before investor tax. Net after tax performance can be found in the latest Quarterly Fund Update, available on our website. *Details on the makeup of the Composite Index can be found in the Statement of Investment Policy and Objectives which is available on our website.

Please note: The Mint Conservative Fund was formerly known as the Mint Diversified Income Fund. Effective 3 August, Mint Asset Management issued a revised PDS for the Fund in which we made changes to the implementation of the Fund. These changes included a change to the strategic asset allocation, implementation model, the composite benchmark, the currency hedging and the return objective. Due to these material changes, returns generated prior to 3 August 2026 may not be directly comparable to returns generated under the current investment approach. For your reference, the historic track record to 31 July for this fund is shown separately on page 2 of this factsheet.

Asset Exposures



Geographic Diversification



Latest Risk Indicator

Potentially lower returns			Potentially higher returns			
1	2	3	4	5	6	7
Lower risk			Higher risk			

Key Fund Facts

Date of Inception:	31 August 2014
Fund Size:	\$38 million
Unit Price:	\$1.0304
Typical Asset Mix:	22% Growth/ 78% Income
Benchmark:	Composite Index
Yield to Maturity:	4.95%
Total fund fee (excl GST):	0.96%

10 Largest Equity Positions

Fisher & Paykel Healthcare Limited	1.4%
Infratil Limited	1.1%
Auckland International Airport Limited	0.9%
Nvidia Corporation	0.7%
Apple Inc	0.7%
Contact Energy Limited	0.5%
Microsoft Corporation	0.5%
Goodman Group	0.5%
Mainfreight Limited	0.5%
Alphabet Inc	0.5%

5 Largest Bond Issuers

New Zealand Government	20.7%
Housing New Zealand	3.1%
Bank of New Zealand	2.8%
Summerset Group Holdings	2.7%
Societe Generale	2.5%

Historic Performance Data

Historic Diversified Income Fund Performance Data*	3 months	1 year	3 years	5 years	10 years	Since inception
Mint Diversified Income Fund	1.51%	0.82%	4.35%	1.52%	3.02%	3.71%
90 Day Bank Bill + 3%	1.39%	5.84%	7.50%	6.82%	5.69%	5.80%
Composite Index**	2.52%	5.94%	6.77%	2.96%	4.44%	5.18%

* to 31 July 2026. The above data is for the Diversified Income Fund from its inception to 31 July 2026. Effective 3 August, Mint Asset Management issued a revised PDS for the Fund in which we made changes to the implementation of the Fund. The above performance figures reflect the performance of the fund before the changes were implemented. These figures will be retained as reference for investors, but are not reflective of our expected future outcomes for this product. For further information, please refer to the current PDS and SIPO available on the Mint Asset Management website.

** Previous composite index

Key Personnel

Amplifi Investment Committee

Rebecca Thomas	Founder & CEO of Mint
Kirsten Boldarin	CEO of Amplifi Group
John Middleton	Portfolio Manager
Alistair Dring	Assistant Portfolio Manager

Responsible Investing

For additional information on our Responsible Investing activities, including relevant Policies and Disclosures, please refer to our website: [Responsible Investing | Mint Asset Management](#)

Signatory of:



STEWARDSHIP CODE
AOTEAROA NEW ZEALAND

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