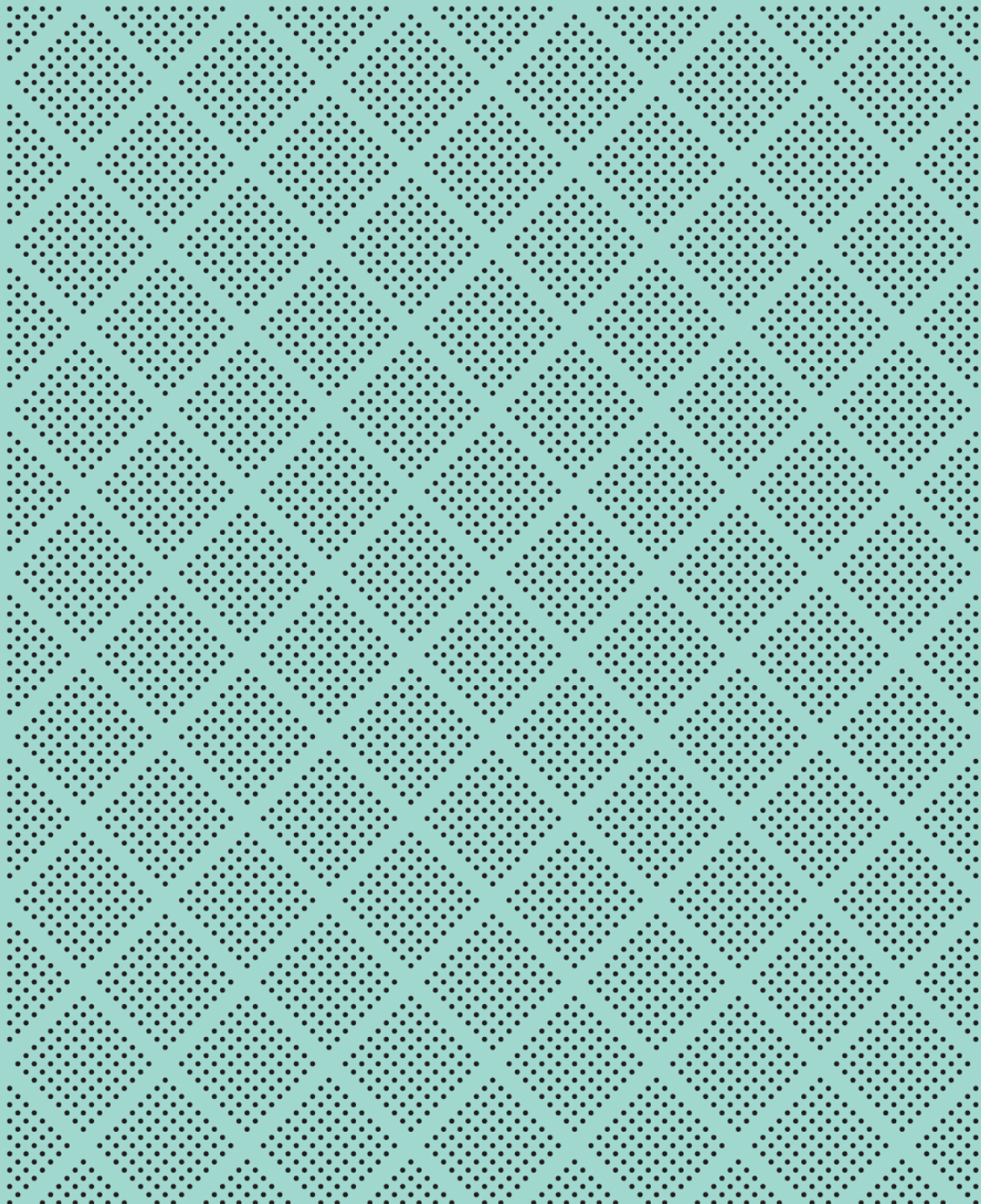


As of 31 March 2025

Monthly Fund Fact Sheets Diversified Funds



DIVERSIFIED FUNDS



Mint Diversified Income Fund

Investment Objective

This is a multi-asset class Fund that offers diversification by investing across a number of asset classes both in New Zealand and internationally. The objective of the Fund is to deliver a total return (through a combination of income and capital growth) in excess of the Consumers Price Index (CPI) by 3% per annum, before fees, over the medium to long term.

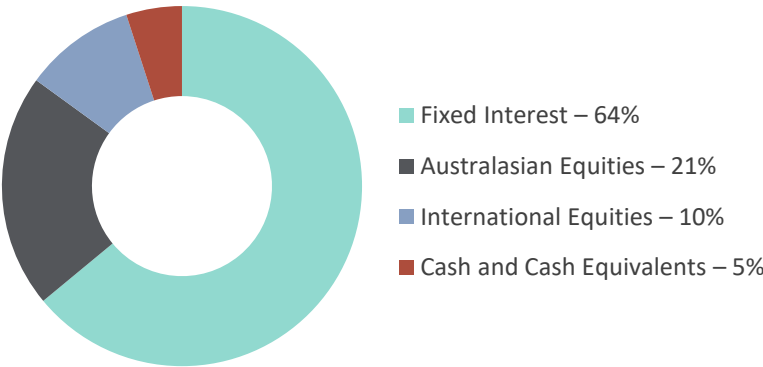
Performance

Rolling periods	1 month	3 months	1 Year	3 Years	5 Years	10 Years	Since inception
Mint Diversified Income Fund	-1.81%	-0.82%	5.44%	3.21%	3.78%	3.67%	3.92%
90 Day Bank Bill + 3%	0.59%	1.81%	8.41%	7.85%	6.09%	5.70%	5.76%
Composite Index*	-0.61%	-0.87%	6.04%	3.31%	3.56%	4.55%	4.94%

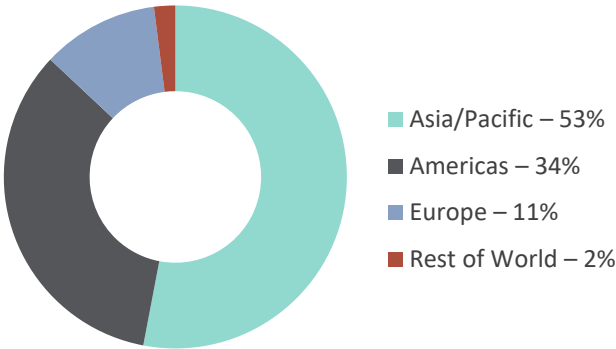
Calendar Years	YTD	2024	2023	2022	2021	2020	2019
Mint Diversified Income Fund	-0.82%	7.39%	7.36%	-8.73%	2.73%	5.56%	8.05%
90 Day Bank Bill + 3%	1.81%	8.78%	8.58%	5.34%	3.45%	3.71%	4.76%
Composite Index*	-0.87%	9.07%	7.96%	-8.96%	-0.54%	6.69%	11.88%

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.

Asset Exposures



Geographic Diversification⁽¹⁾



(1) Based on the revenue exposure of all equity holdings

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:	\$59 million
Unit Price:	\$1.0445
Typical Asset Mix:	30% Growth/ 70% Income
Benchmark:	Composite Index
Yield to Maturity:	4.58%
Latest FX Hedging:	99%
Total fund fee:	0.98%

10 Largest equity positions

Skellerup Holdings Limited	1.2%
Contact Energy Limited	1.1%
Meridian Energy Limited	1.1%
EBOS Group Limited	1.1%
Infratil Limited	1.0%
Summerset Group Holdings Limited	1.0%
CSL limited	1.0%
Fisher & Paykel Healthcare Corporation Limited	1.0%
Telix Pharmaceuticals Limited	1.0%
SRG Global Limited	0.8%

5 Largest bond issuers

Meridian Energy Limited	3.9%
Transpower New Zealand Limited	3.8%
Auckland International Airport Limited	3.8%
Contact Energy Limited	3.8%
Chorus Limited	3.8%



Portfolio Manager, Marek Krzeczkowski

MSc

Marek has over 16 years' experience in the investment sector focusing primarily on quantitative analysis, investment research and financial modelling. He arrived in New Zealand in 2016 from Edinburgh where he managed the Investment Research Team at Tcam Asset Management and was responsible for helping to formulate and implement the firm's investment strategy.

At Mint, Marek is the Portfolio Manager for the Multi-asset class funds. He is also responsible for Strategic and Tactical Asset Allocation.

DIVERSIFIED FUNDS



Mint Diversified Growth Fund

Investment Objective

This is a multi-asset class Fund that offers a diversified portfolio and aims to provide capital growth over the long term. The Fund invests primarily in New Zealand and international equities (including listed property if held) but will also hold cash and fixed interest securities. The objective of the Fund is to deliver returns in excess of the Consumers Price Index (CPI) by 4.5% per annum, before fees, over the medium to long term.

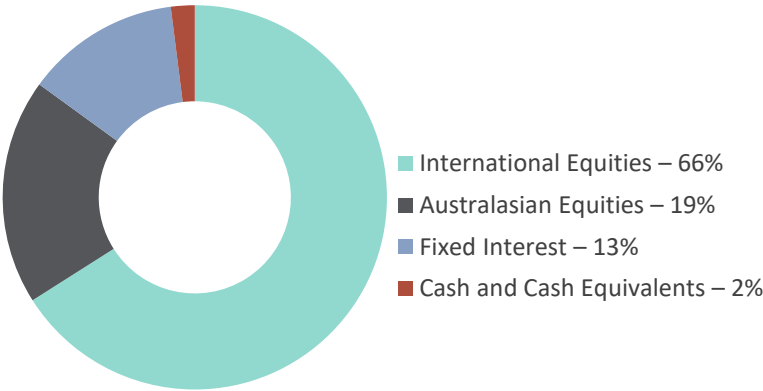
Performance

Rolling periods	1 month	3 months	1 Year	3 Years	5 Years	10 Years	Since inception
Mint Diversified Growth Fund	-5.37%	-2.87%	2.46%	2.93%	9.31%	n/a	7.58%
90 Day Bank Bill + 4.5%	0.71%	2.19%	10.03%	9.47%	7.68%	n/a	7.42%
Composite Index*	-3.05%	-2.59%	5.70%	5.11%	10.12%	n/a	7.97%

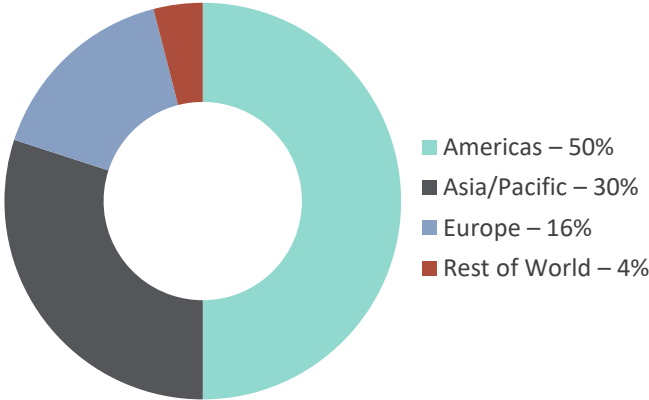
Calendar Years	YTD	2024	2023	2022	2021	2020	2019
Mint Diversified Growth Fund	-2.87%	11.01%	11.62%	-17.44%	17.64%	18.09%	15.02%
90 Day Bank Bill + 4.5%	2.19%	10.41%	10.21%	6.92%	5.01%	5.27%	6.34%
Composite Index*	-2.59%	15.37%	14.32%	-14.02%	10.79%	10.67%	21.85%

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.

Asset Exposures



Geographic Diversification ⁽²⁾



(2) Based on the revenue exposure of all equity holdings

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:	10 December 2018
Fund Size:	\$53 million
Unit Price:	\$1.5849
Typical Asset Mix:	80% Growth/20% Income
Benchmark:	Composite Index
Latest FX Hedging:	101%
Total fund fee:	1.21%

10 Largest equity positions

Visa Inc. Class A	2.0%
Microsoft Corporation	1.9%
Amazon.com, Inc.	1.8%
Comcast Corporation Class A	1.8%
Boston Scientific Corporation	1.6%
Netflix, Inc.	1.6%
SAP SE	1.6%
Apple Inc.	1.5%
Accenture PLC Class A	1.5%
Tapestry, Inc.	1.5%

5 Largest bond issuers

Chorus Limited	1.1%
Mercury NZ Limited	1.0%
Manawa Energy Limited	0.9%
Spark Finance Limited	0.9%
GMT Bond Issuer Limited	0.9%



Portfolio Manager, Marek Krzeczowski

MSc

Marek has over 16 years' experience in the investment sector focusing primarily on quantitative analysis, investment research and financial modelling. He arrived in New Zealand in 2016 from Edinburgh where he managed the Investment Research Team at Tcam Asset Management and was responsible for helping to formulate and implement the firm's investment strategy.

At Mint, Marek is the Portfolio Manager for the Multi-asset class funds. He is also responsible for Strategic and Tactical Asset Allocation.

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](#)



STEWARDSHIP CODE
AOTEAROA NEW ZEALAND



**For more information on
our Funds, please contact:**

Level 29, SAP Tower
151 Queen Street, Auckland
New Zealand

P 0800 646 833
E info@mintasset.co.nz
www.mintasset.co.nz