

## SCHEME OVERVIEW

- The Ranfurlly Superannuation Scheme (the Scheme) was established by Ranfurlly Strategic, the Scheme manager, to allow NZ, Australian and international investors access to a carefully structured NZ superannuation scheme
- The Scheme is regulated in NZ by the Financial Markets Authority (FMA), is a QROPS and is mutually recognised by ASIC for offer into Australia
- The Scheme is open to UK pension transfers, QROPS to QROPS transfers, regular and lump sum superannuation saving
- There are five investment options in NZD and GBP with various risk profiles, that provide access to a leading international fund manager, Baillie Gifford U.K.

## FEATURES AND BENEFITS

- Access to a leading international fund manager offering dynamic asset allocation strategies
- Security for Investors from a highly regulated structure and independent service providers
- Tax efficient for Investors in multiple jurisdictions
- Simple and transparent charges with no gimmicks - no entry/transfer or brokerage charges

## Dynamic Asset Allocation Strategies

The various currency and risk targeted funds available within the Scheme provide a fully managed asset allocation strategy that shift dynamically in real time between various asset classes and markets

Ranfurlly Strategic can respond to investor demand and add to the range of investment strategies and currencies offered within the Scheme

### ■ Baillie Gifford U.K.

- Established in Edinburgh, Scotland in 1908
- Leading active 'high conviction' investment manager with a long-term growth focus
- GBP277bn in assets under management as at 30 June 2022. Distinctive in that Baillie Gifford is 100% owned by management with no external shareholders demanding short-term profits

## Fund Performance as at 31 August 2022

Fund	1 Year	3 Year (%p.a.)	5 Year <sup>1</sup> (%p.a.)	Annual Fund Fees <sup>2</sup>	Risk Indicator <sup>3</sup>
Ranfurlly New Zealand Dollar Conservative	-20.06%	-2.41% <sup>1</sup>	0.23%	1.47%	4
Ranfurlly New Zealand Dollar Balanced	-22.53%	1.42%	3.11%	1.50%	5
Ranfurlly Sterling Conservative Fund	-21.07%	-1.24%	1.19%	1.47%	4
Ranfurlly Sterling Balanced Fund	-23.09%	2.21%	3.96%	1.50%	5
Ranfurlly Sterling Growth Fund	-24.92%	5.10%	6.30%	1.50%	5

## Security for members

- All assets of the Scheme are independently held in custody by Public Trust, a Crown owned custodian established in 1873 with more than NZD 90bn of assets under supervision as at 30 June 2022.
- Public Trust also acts as the Statutory Supervisor, overseeing all aspects of the Scheme on behalf of Investors
- Adminis is the Administrator of the Scheme and provides accounting and registry services via its cloud based platform
- BDO has been appointed as the independent Auditor, who verifies each year that all the assets of the Scheme have been invested correctly on behalf of Investors and that the annual accounts present a true and fair view
- Ranfurlly Strategic is highly regulated by the Financial Markets Authority in NZ, who evaluated its processes, financial position, personnel and operational structure before granting it a Managers Licence
- Ranfurlly Strategic is a member of Financial Services Complaints Limited in NZ and in Australia are a member of the Financial Ombudsman Service Australia Limited

## Tax efficient

- The Scheme is one of very few zero-rate-PIE tax structure superannuation schemes in NZ that is also a QROPS
- The NZ zero-rate-PIE tax structure allows investors who are non-resident in NZ to grow their portfolio free of NZ tax

## Simple and transparent structure

- Scheme has a highly transparent and easy to understand charging structure that is fair and impartial to all members
- No entry/transfer or brokerage charges
- Baillie Gifford provide management services at wholesale rates

## FURTHER INFORMATION

This document has been prepared as at 7 September 2022. The information in it may change in future and without notice. Before investing, an Investor must read the Product Disclosure Statement for the Ranfurlly Superannuation Scheme (PDS) and complete an application form. A copy of the PDS can be obtained from [www.ranfurllysuperannuation.nz](http://www.ranfurllysuperannuation.nz), by contacting Ranfurlly Strategic Limited on +64 3 928 1440 or emailing us at [support@ranfurllystrategic.nz](mailto:support@ranfurllystrategic.nz). The Manager and the Issuer of the Scheme is Ranfurlly Strategic Limited, Level 1, Awly Building, 293 Durham Street, Christchurch 8013, New Zealand.

### IMPORTANT INFORMATION REGARDING ESTIMATED HISTORICAL PERFORMANCE, FEES AND RISK:

<sup>1</sup> These funds came into existence on 30 November 2016, 26 May 2017 and 28 November 2018. Performance returns use actual and estimated performance data as at 31 August 2022. Estimated performance data is based on actual underlying fund performance less the estimated annual fund charges. This does not tell you how the fund will perform in the future and past performance is not a reliable indicator of future performance.

<sup>2</sup> Estimated as a percentage of the forecast Net Asset Value of the Fund. Withdrawal fees and other charges may also have an impact.

<sup>3</sup> The risk indicator is calculated on actual fund returns and market index return data for the 5 year period ended 31 August 2022. Using market index return data may make the risk indicator a less reliable indicator of how much funds are likely to go up and down in the future.

### DISCLAIMER:

There is no guarantee given for the return of capital or future performance. Investment decisions are very important. They have long-term consequences. Investors must refer to the PDS before investing. While every care has been taken in the preparation of this Superannuation Scheme Overview, Ranfurlly Strategic Limited makes no representations as to the accuracy or completeness of any statement in it. This document has been prepared for the purpose of providing general information, without taking account of any particular Investor's objectives, financial situation or needs. An Investor should, before making any investment decisions, consider the appropriateness of the information in this document, and seek professional advice, having regard to the Investor's objectives, financial situation and needs. This document is solely for the use of the party to whom it is provided.