

All data is shown *after* all fees and taxes (at the highest Prescribed Investment Rate (PIR) rate of 28%).

All KiwiSaver data sourced from Fund Updates (dated 30 June 2019) available free from www.disclose-register.companiesoffice.govt.nz

	5 year (p.a.) mysuper vs KiwiSaver Investment Performance			1 year mysuper v KiwiSaver Investment Performance			mysuper vs KiwiSaver Fees*		
	mysuper	KiwiSaver Median	mysuper Ranking	mysuper	KiwiSaver Median	mysuper Ranking	mysuper	KiwiSaver Median	mysuper Ranking
Growth Fund	9.98%	8.47%	3/24	7.13%	6.30%	6/29	0.29%	1.26%	1/29
Balanced Fund	8.20%	6.64%	4/26	6.59%	5.54%	7/31	0.30%	1.16%	1/31
Conservative Fund	5.56%	4.58%	2/21	5.32%	4.58%	8/25	0.27%	0.96%	1/25
Cash Fund**	n/a	1.58%	n/a	2.09%	1.87%	1/19	0.20%	0.64%	1/19

* Fees are calculated using the 'Commission for Financial Capability' methodology (as used on sorted.org.nz) which is based on the *all* fees disclosed in KiwiSaver Fund Updates (dated 30 June 2019) available from www.disclose-register.companiesoffice.govt.nz and the average KiwiSaver account balance of \$17,130.

** The Cash Fund was established on 30 September 2016 so there is not 5-years of performance data.

We use **median values** rather than averages. This is because one anomalous figure can skew the average value, whereas the median "mid-point" value is less subjective irregularities. Medians are a more accurate reflection of comparing investment performance.