

Generate KiwiSaver Balanced Fund Asset Allocation**Offer name****Fund name****Period disclosure applies****Generate KiwiSaver Scheme****Balanced Fund****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	4.21%
Fisher & Paykel Healthcare Ltd	3.04%
T Rowe Price Global Equity Fund	2.75%
Infratil Ltd	2.61%
Contact Energy Ltd	1.92%
Amazon	1.87%
Nvidia	1.77%
Auckland International Airport Ltd	1.71%
Te Ahumairangi Global Equity Fund	1.59%
Meta Platforms	1.39%
Microsoft	1.34%
Spark New Zealand Ltd	1.15%
Kainga Ora 10/09/2035 1.534%	1.08%
Ebos Group Ltd	1.06%
NZLGFA 2.25% 15/05/2031	1.02%
A2 Milk Company Ltd	1.01%
Kainga Ora 24/04/2030 2.183%	0.99%
Precinct Properties NZ Ltd	0.95%
Chorus Ltd	0.95%
Meridian Energy Ltd	0.95%
Taiwan Semiconductor	0.89%
Goodman Property Trust	0.87%
Mainfreight Ltd	0.84%
SAB 2.30% 30/09/2025	0.80%
Mercury NZ Ltd	0.75%
NZGB 3.5% 14/04/2033	0.74%
Vector Ltd	0.74%
Summerset Group Holdings Ltd	0.72%
Berkshire Hathaway	0.71%
Worldwide Healthcare Trust P	0.70%
WSTP 6.73% 14/02/2034	0.69%
Apple Computer Inc	0.68%
NZ Govt Inflation Ind Bond 20/09/35	0.68%
ANZ 5.545 15/01/35 Corp	0.65%
AIANZ 5.452% 04/12/2031	0.64%
MEL 5.4% 21/03/2030	0.63%
Cheniere Energy Inc	0.61%
NZMS First Mortgage Securities Limited	0.58%
Elim Education Impact Inv Trust	0.58%

IPLNZ 4.00% 25/02/2027	0.58%
Alphabet	0.57%
Westpac Banking Corp	0.56%
IFTNZ 3.35% 15/12/2026	0.56%
Centuria Industrial Property 16/12/27 3.026%	0.56%
NZLGFA 4.5% 15/05/2030	0.56%
CENNZ Capital Bonds 4.33% 19/11/51	0.54%
IPLNZ 2.4% 31/08/2027	0.53%
Amphenol	0.53%
NZLGFA 3.50% 14/04/2033	0.53%
Community Finance OCHT Bonds 6.32% 20/12/27	0.53%
InPost	0.51%
TRGROP 3.532% 05/10/2026	0.51%
TRGROP 7.202% 11/10/2028	0.50%
PCT 2.85% 28/05/2027	0.49%
Freightways Ltd	0.48%
Kiwi Property Group Ltd	0.47%
NZLGFA 4.50% 14/05/2032	0.47%
LVMH	0.47%
JD.com Inc	0.47%
Netflix Inc	0.46%
National Australia Bank Ltd	0.45%
WBC 4.95% 21/01/2030	0.45%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.44%
IAGAU 5.32% 15/06/2038	0.44%
Corpay Inc	0.43%
TRPWR 4.995% 12/03/2032	0.43%
Royal Caribbean Cruises	0.43%
HomeCo Daily Needs REIT	0.43%
OCAX 3.3% 13/09/2028	0.42%
AUCKCN 4.6% 28/06/2030	0.41%
Kainga Ora 2.247% 05/10/2026	0.41%
Synopsys Inc	0.41%
Fletcher Building Ltd	0.40%
Pinterest Inc	0.40%
CIM Infrastructure III Fund	0.40%
Home Depot	0.40%
CENNZ 6.398% 21/11/2030	0.39%
FCGNZ 4.6% 08/11/2029	0.39%
Lam Research	0.39%
CNUNZ 4.35% 06/12/2028	0.38%
SBLDG 4.98% 10/04/2030	0.38%
HBLNZ 4.34% 30/09/2025 - CP	0.38%
Western Alliance	0.38%

NZ Govt Inflation Ind Bond 20/09/30	0.38%
Mirvac Group	0.38%
Willscot Mobile Mini	0.38%
AIA Group	0.38%
Elf Beauty	0.37%
Micron Technology Inc	0.37%
Wal-Mart Stores Inc	0.37%
KIWI 2.36% 11/12/2030	0.37%
Ryman Healthcare Ltd	0.36%
Broadcom Inc	0.35%
JPMorgan Chase & Co	0.35%
Eli Lilly	0.34%
Alamos Gold Inc	0.34%
NZLGFA 3% 15/05/2035	0.33%
NUVEEN ESG Small Cap ETF	0.33%
PCT 5.25% 09/05/2028	0.32%
Insurance Australia Group	0.32%
NZGB 4.50% 15/05/2030	0.32%
GENEPO 5.66% 09/06/2052	0.32%
Nowva Data Centres	0.32%
RABOBK NFIX3FRA + 80 12/08/2026	0.31%
SBS 6.14% 07/03/2029	0.31%
Constellation Software Inc	0.30%
SUMNZ 6.43% 08/03/2030	0.30%
Intercontinental Exchange Inc	0.30%
KIWI 4.885% 02/04/2027	0.30%
MCYNZ 5.24% 21/03/2031	0.30%
Schneider Electric	0.29%
NZMS First Mortgage Securities Limited	0.29%
NZMS First Mortgage Securities Limited	0.29%
Verdi Social Housing 01/03/27 4.27%	0.29%
Elevance Health	0.27%
NZGB 2% 15/05/2032	0.27%
GoDaddy Inc	0.27%
Investore Property Ltd	0.27%
IFTNZ 5.93% 15/06/2030	0.27%
NZGB 0.25% 15/05/2028	0.26%
Salesforce	0.26%
Robinhood Markets Inc	0.26%
ANZ % 21/07/2026	0.26%
Willis Towers Watson PLC	0.26%
TRPWR 5.233% 30/06/2030	0.26%
Goodman Group	0.25%
Property Income Fund Ltd	0.25%

Newmont Mining Corp	0.25%
PFINZ 4.25% 01/10/2025	0.25%
ANZ 5.888% 16/01/2034	0.24%
VCTNZ 1.575% 06/10/2026	0.24%
CBAAU 6.86 11/09/32	0.24%
Intl Business Machines Corp	0.24%
Boston Scientific Corp	0.24%
BZLNZ 4.889% 19/11/2029	0.24%
SPKNZ 5.45% 18/09/2031	0.23%
Heal Partners Australia Fund 2	0.23%
WBC 5.754% 03/04/2034	0.23%
Spotify	0.23%
MCYNZ 6.42% 11/07/2054	0.23%
Port of Tauranga Ltd	0.23%
MCYNZ 5.73% 13/05/2052	0.22%
CBA 6.152% 27/11/2039	0.22%
Property for Industry Ltd	0.22%
HRT 7.51% 28/04/2033	0.22%
CRH Plc	0.22%
NZLGFA 5.00% 08/03/2034	0.21%
Uber Technologies Inc	0.21%
MNWNZ 3.97% 22/02/2029	0.21%
KPGNZ 5.35% 19/06/2030	0.20%
USD Total Cash at Bank	0.20%
Cintas Corp	0.20%
KIWI 4.746% 11/12/2029	0.20%
Asml Holding Nv	0.20%
Arista Networks Inc	0.20%
WIANZ 4% 01/04/2030	0.20%
IFTNZ 3.6% 15/12/2027	0.20%
WSTP NFIX3FRA + 73 06/07/2026	0.20%
AUCKCN NFIX3FRA + 53 04/10/2027	0.19%
Oceania Healthcare Ltd	0.19%
WSTP Float 12/12/25	0.19%
CENNZ 5.67% 10/03/54	0.19%
Texas Instruments Inc	0.19%
Delta Air Lines Inc	0.19%
International Consolidated Airlines Group	0.19%
Adyen NV	0.19%
MNWNZ 3.35% 29/07/2026	0.18%
United Airlines	0.18%
WBC 5.972% 10/07/2034	0.18%
CBAAU Float 09/01/30 Corp	0.18%
OCANZ 2.30% 19/10/2027	0.18%

NZGB 1.75% 15/05/2041	0.18%
ANZ 4.7% 15/12/2027	0.18%
ARVNZ 2.87% 22/02/2028	0.17%
Verdi Social Housing 22/03/28 5.7075%	0.17%
Coco-Cola Europacific	0.17%
BZLNZ NFIX3FRA + 73 23/11/2026	0.17%
BYD Company	0.17%
NZGB 1.5% 15/05/2031	0.17%
WIANZ 3.32% 24/09/2031	0.17%
European Opportunities Trust	0.17%
Republic Services	0.16%
RABO 5.31% 05/04/2029	0.16%
WBC 6.491% 23/06/2033	0.16%
NAB 5.74% 09/02/2034	0.16%
TRPWR 4.977% 29/11/2028	0.16%
AUD Total Cash at Bank	0.16%
McKesson	0.16%
Hermes International	0.16%
WBC 4.337% 24/09/2029	0.16%
NAB 5.2% 16/11/2026	0.15%
NAB 4.45% 18/10/2027	0.15%
HCA Holdings Inc	0.15%
AmerisourceBergen	0.14%
Thermo Fisher Scientific Inc	0.14%
USD Total Sundry Items	0.14%
FISERV INC	0.14%
Waste Connections	0.14%
Waste Management	0.14%
Eaton Corp PLC	0.14%
MNWNZ 5.36% 08/09/2027	0.14%
Kimco Realty	0.14%
GFL Environmental Inc	0.14%
MercadoLibre	0.14%
CNU 5.974% 18/09/2030	0.13%
NAB 5% 14/11/2029	0.13%
SUMNZ 6.59% 09/03/2029	0.13%
CBAAU 4.75% 17/08/2026	0.13%
Alibaba	0.13%
Manawa Energy	0.12%
Intuitive Surgical Inc	0.12%
Daiichi Sankyo Co Ltd	0.12%
EUR Total Cash at Bank	0.12%
Metcash Ltd	0.12%
NZ Govt Inflation Ind Bond 20/09/40	0.12%

Vertiv Holdings Co	0.12%
GMTNZ 3.656% 20/12/27	0.11%
Skyline Healthcare Group	0.11%
NAB 5.4% 16/11/2028	0.11%
NZX 6.8% 20/06/2033	0.11%
Wyndham Hotels	0.11%
Alaska Air Group Inc	0.10%
GMTNZ 2.559% 04/09/2030	0.10%
UnitedHealth Group Inc	0.10%
AVANZ NFIX1BID + 100 15/12/2049	0.10%
Icehouse Ventures Growth Fund II LP	0.10%
Bank of America	0.10%
Applied Materials Inc	0.09%
Prologis Inc	0.09%
ARGNZ 2.20% 27/10/2027	0.09%
MCYNZ 2.918% 17/11/2028	0.09%
Nike	0.09%
CBAAU 4.75% 13/01/2026	0.09%
AerCap Holdings NV	0.08%
BlackRock Inc	0.08%
The Coca Cola Company	0.08%
Chewy	0.08%
ANZ 4.75% 05/02/2027	0.08%
MOVAC Growth Fund 6 LP	0.07%
NZD Total Sundry Items	0.07%
GMTNZ 2.262% 04/09/2028	0.07%
SUMNZ 4.2% 24/09/2025	0.07%
SBS 4.32% 18/03/2027	0.07%
AIANZ 6.482% 16/11/2033	0.07%
VCTNZ 3.45% 27/05/2025	0.07%
WBC 4.8% 10/08/2026	0.07%
PFINZ 5.43% 13/09/2030	0.06%
NAB 2.9% 25/02/2027	0.06%
Air BnB	0.06%
New York Times Co	0.06%
NZ Govt Inflation Ind Bond 20/09/25	0.05%
ServiceNow	0.05%
SPKNZ 4.37% 29/09/2028	0.05%
Novo Nordisk - ADR	0.05%
AIANZ 6.22% 02/11/2029	0.04%
Goldman Sachs	0.04%
Reddit Inc	0.04%
IFTNZ 3.35% 15/03/2026	0.04%
Block Inc	0.04%

ANZ NZ 2.999% 17/09/2031	0.03%
AUD Total Sundry Items	0.02%
My Food Bag Group Ltd	0.02%
WBC 5% 19/09/2028	0.02%
AUD Total Currency Contracts - OSEQ	0.02%
SPKX 5.21% 18/09/2029	0.01%
IFTNZ 6.15% 15/06/2025	0.01%
HKD Total Cash at Bank	0.01%
HKD Total Sundry Items	0.00%
CENNZ 5.62% 06/04/2029	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.07%
NZD Total Currency Contracts - OSEQ	-0.18%

Generate KiwiSaver Conservative Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Conservative Fund****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	3.93%
Kainga Ora 10/09/2035 1.534%	2.30%
NZLGFA 2.25% 15/05/2031	2.17%
Kainga Ora 24/04/2030 2.183%	2.11%
SAB 2.30% 30/09/2025	1.71%
NZGB 3.5% 14/04/2033	1.58%
WSTP 6.73% 14/02/2034	1.46%
NZ Govt Inflation Ind Bond 20/09/35	1.45%
ANZ 5.545 15/01/35 Corp	1.39%
AIANZ 5.452% 04/12/2031	1.36%
MEL 5.4% 21/03/2030	1.35%
NZMS First Mortgage Securities Limited	1.24%
Elim Education Impact Inv Trust	1.24%
IPLNZ 4.00% 25/02/2027	1.24%
Fisher & Paykel Healthcare Ltd	1.20%
IFTNZ 3.35% 15/12/2026	1.19%
Centuria Industrial Property 16/12/27 3.026%	1.19%
NZLGFA 4.5% 15/05/2030	1.18%
CENNZ Capital Bonds 4.33% 19/11/51	1.15%
IPLNZ 2.4% 31/08/2027	1.13%
NZLGFA 3.50% 14/04/2033	1.12%
Community Finance OCHT Bonds 6.32% 20/12/27	1.12%
TRGROP 3.532% 05/10/2026	1.08%
TRGROP 7.202% 11/10/2028	1.06%
PCT 2.85% 28/05/2027	1.05%
NZLGFA 4.50% 14/05/2032	1.00%
WBC 4.95% 21/01/2030	0.95%
IAGAU 5.32% 15/06/2038	0.93%
Infratil Ltd	0.92%
TRPWR 4.995% 12/03/2032	0.92%
OCAX 3.3% 13/09/2028	0.90%
AUCKCN 4.6% 28/06/2030	0.88%
Kainga Ora 2.247% 05/10/2026	0.87%
CENNZ 6.398% 21/11/2030	0.84%
FCGNZ 4.6% 08/11/2029	0.83%
CNUNZ 4.35% 06/12/2028	0.82%
SBLDG 4.98% 10/04/2030	0.81%
HBLNZ 4.34% 30/09/2025 - CP	0.81%

NZ Govt Inflation Ind Bond 20/09/30	0.81%
KIWI 2.36% 11/12/2030	0.78%
Contact Energy Ltd	0.76%
NZLGFA 3% 15/05/2035	0.71%
PCT 5.25% 09/05/2028	0.69%
NZGB 4.50% 15/05/2030	0.69%
GENEPO 5.66% 09/06/2052	0.69%
Auckland International Airport Ltd	0.67%
RABOBK NFIX3FRA + 80 12/08/2026	0.67%
SBS 6.14% 07/03/2029	0.66%
SUMNZ 6.43% 08/03/2030	0.65%
Nvidia	0.64%
KIWI 4.885% 02/04/2027	0.64%
MCYNZ 5.24% 21/03/2031	0.64%
NZMS First Mortgage Securities Limited	0.62%
NZMS First Mortgage Securities Limited	0.62%
Verdi Social Housing 01/03/27 4.27%	0.62%
Amazon	0.61%
NZGB 2% 15/05/2032	0.57%
IFTNZ 5.93% 15/06/2030	0.57%
NZGB 0.25% 15/05/2028	0.56%
ANZ % 21/07/2026	0.55%
TRPWR 5.233% 30/06/2030	0.54%
PFINZ 4.25% 01/10/2025	0.52%
Meta Platforms	0.52%
ANZ 5.888% 16/01/2034	0.52%
VCTNZ 1.575% 06/10/2026	0.52%
CBAAU 6.86 11/09/32	0.51%
BZLNZ 4.889% 19/11/2029	0.50%
Microsoft	0.50%
SPKNZ 5.45% 18/09/2031	0.50%
WBC 5.754% 03/04/2034	0.49%
MCYNZ 6.42% 11/07/2054	0.49%
MCYNZ 5.73% 13/05/2052	0.48%
CBA 6.152% 27/11/2039	0.48%
HRT 7.51% 28/04/2033	0.47%
NZLGFA 5.00% 08/03/2034	0.46%
Spark New Zealand Ltd	0.45%
MNWNZ 3.97% 22/02/2029	0.44%
KPGNZ 5.35% 19/06/2030	0.44%
KIWI 4.746% 11/12/2029	0.43%
WIANZ 4% 01/04/2030	0.42%
Ebos Group Ltd	0.42%
IFTNZ 3.6% 15/12/2027	0.42%

WSTP NFIX3FRA + 73 06/07/2026	0.42%
AUCKCN NFIX3FRA + 53 04/10/2027	0.41%
WSTP Float 12/12/25	0.41%
CENNZ 5.67% 10/03/54	0.41%
A2 Milk Company Ltd	0.40%
MNWNZ 3.35% 29/07/2026	0.39%
WBC 5.972% 10/07/2034	0.39%
CBAAU Float 09/01/30 Corp	0.39%
OCANZ 2.30% 19/10/2027	0.39%
NZGB 1.75% 15/05/2041	0.38%
Precinct Properties NZ Ltd	0.38%
Chorus Ltd	0.37%
ANZ 4.7% 15/12/2027	0.37%
Meridian Energy Ltd	0.37%
ARVNZ 2.87% 22/02/2028	0.37%
Verdi Social Housing 22/03/28 5.7075%	0.37%
BZLNZ NFIX3FRA + 73 23/11/2026	0.36%
NZGB 1.5% 15/05/2031	0.36%
WIANZ 3.32% 24/09/2031	0.36%
Goodman Property Trust	0.34%
RABO 5.31% 05/04/2029	0.34%
WBC 6.491% 23/06/2033	0.34%
NAB 5.74% 09/02/2034	0.34%
TRPWR 4.977% 29/11/2028	0.34%
Taiwan Semiconductor	0.33%
Mainfreight Ltd	0.33%
WBC 4.337% 24/09/2029	0.33%
NAB 5.2% 16/11/2026	0.32%
NAB 4.45% 18/10/2027	0.32%
MNWNZ 5.36% 08/09/2027	0.30%
Mercury NZ Ltd	0.30%
Vector Ltd	0.29%
CNU 5.974% 18/09/2030	0.29%
NAB 5% 14/11/2029	0.28%
Summerset Group Holdings Ltd	0.28%
SUMNZ 6.59% 09/03/2029	0.28%
CBAAU 4.75% 17/08/2026	0.28%
Apple Computer Inc	0.25%
NZ Govt Inflation Ind Bond 20/09/40	0.25%
GMTNZ 3.656% 20/12/27	0.23%
Cheniere Energy Inc	0.23%
NAB 5.4% 16/11/2028	0.23%
NZX 6.8% 20/06/2033	0.23%
Westpac Banking Corp	0.22%

GMTNZ 2.559% 04/09/2030	0.22%
Alphabet	0.21%
AVANZ NFIX1BID + 100 15/12/2049	0.21%
ARGNZ 2.20% 27/10/2027	0.19%
InPost	0.19%
MCYNZ 2.918% 17/11/2028	0.19%
Freightways Ltd	0.19%
Kiwi Property Group Ltd	0.19%
CBAAU 4.75% 13/01/2026	0.18%
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National Australia Bank Ltd	0.18%
JD.com Inc	0.18%
LVMH	0.18%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.17%
Netflix Inc	0.17%
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ANZ 4.75% 05/02/2027	0.17%
Corpay Inc	0.16%
Royal Caribbean Cruises	0.16%
Fletcher Building Ltd	0.16%
Synopsys Inc	0.15%
GMTNZ 2.262% 04/09/2028	0.15%
SUMNZ 4.2% 24/09/2025	0.15%
Pinterest Inc	0.15%
SBS 4.32% 18/03/2027	0.15%
Mirvac Group	0.15%
AIANZ 6.482% 16/11/2033	0.15%
Home Depot	0.15%
Lam Research	0.15%
VCTNZ 3.45% 27/05/2025	0.14%
Ryman Healthcare Ltd	0.14%
Western Alliance	0.14%
Willscot Mobile Mini	0.14%
AIA Group	0.14%
WBC 4.8% 10/08/2026	0.14%
Elf Beauty	0.14%
Micron Technology Inc	0.14%
Wal-Mart Stores Inc	0.14%
PFINZ 5.43% 13/09/2030	0.14%
NAB 2.9% 25/02/2027	0.13%
Broadcom Inc	0.13%
JPMorgan Chase & Co	0.13%
Insurance Australia Group	0.13%
Alamos Gold Inc	0.13%

Constellation Software Inc	0.11%
Intercontinental Exchange Inc	0.11%
NZ Govt Inflation Ind Bond 20/09/25	0.11%
Schneider Electric	0.11%
SPKNZ 4.37% 29/09/2028	0.11%
Investore Property Ltd	0.11%
Elevance Health	0.10%
GoDaddy Inc	0.10%
Goodman Group	0.10%
Property Income Fund Ltd	0.10%
Salesforce	0.10%
Robinhood Markets Inc	0.10%
Willis Towers Watson PLC	0.10%
Newmont Mining Corp	0.09%
Intl Business Machines Corp	0.09%
Port of Tauranga Ltd	0.09%
Boston Scientific Corp	0.09%
Property for Industry Ltd	0.09%
AIANZ 6.22% 02/11/2029	0.09%
Spotify	0.09%
Eli Lilly	0.08%
CRH Plc	0.08%
IFTNZ 3.35% 15/03/2026	0.08%
Uber Technologies Inc	0.08%
Oceania Healthcare Ltd	0.08%
Cintas Corp	0.08%
Asml Holding Nv	0.07%
Arista Networks Inc	0.07%
ANZ 2.999% 17/09/2031	0.07%
Texas Instruments Inc	0.07%
Delta Air Lines Inc	0.07%
International Consolidated Airlines Group	0.07%
Adyen NV	0.07%
United Airlines	0.07%
Coco-Cola Europacific	0.06%
BYD Company	0.06%
AUD Total Cash at Bank	0.06%
Republic Services	0.06%
McKesson	0.06%
Hermes International	0.06%
HCA Holdings Inc	0.06%
AmerisourceBergen	0.05%
Thermo Fisher Scientific Inc	0.05%
FISERV INC	0.05%

Waste Connections	0.05%
Eaton Corp PLC	0.05%
Waste Management	0.05%
Kimco Realty	0.05%
GFL Environmental Inc	0.05%
USD Total Cash at Bank	0.05%
MercadoLibre	0.05%
Manawa Energy	0.05%
Metcash Ltd	0.05%
Alibaba	0.05%
Intuitive Surgical Inc	0.05%
Daiichi Sankyo Co Ltd	0.05%
EUR Total Cash at Bank	0.05%
Vertiv Holdings Co	0.04%
Skyline Healthcare Group	0.04%
Wyndham Hotels	0.04%
Alaska Air Group Inc	0.04%
WBC 5% 19/09/2028	0.04%
UnitedHealth Group Inc	0.04%
Bank of America	0.04%
Applied Materials Inc	0.04%
Prologis Inc	0.03%
NZD Total Sundry Items	0.03%
Nike	0.03%
AUD Total Sundry Items	0.03%
AerCap Holdings NV	0.03%
BlackRock Inc	0.03%
The Coca Cola Company	0.03%
Chewy	0.03%
AUD Total Currency Contracts - OSEQ	0.03%
USD Total Sundry Items	0.03%
Air BnB	0.02%
SPKX 5.21% 18/09/2029	0.02%
New York Times Co	0.02%
ServiceNow	0.02%
IFTNZ 6.15% 15/06/2025	0.02%
Goldman Sachs	0.02%
Reddit Inc	0.01%
Block Inc	0.01%
My Food Bag Group Ltd	0.01%
HKD Total Cash at Bank	0.00%
CENNZ 5.62% 06/04/2029	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%

GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Sundry Items	-0.03%
NZD Total Currency Contracts - OSEQ	-0.05%

Generate KiwiSaver Defensive Fund Asset Allocation**Offer name****Fund name****Period disclosure applies****Generate KiwiSaver Scheme****Defensive Fund****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	24.72%
Kainga Ora 10/09/2035 1.534%	2.27%
NZLGFA 2.25% 15/05/2031	2.14%
Kainga Ora 24/04/2030 2.183%	2.08%
SAB 2.30% 30/09/2025	1.69%
NZGB 3.5% 14/04/2033	1.56%
WSTP 6.73% 14/02/2034	1.45%
NZ Govt Inflation Ind Bond 20/09/35	1.43%
ANZ 5.545 15/01/35 Corp	1.38%
AIANZ 5.452% 04/12/2031	1.35%
MEL 5.4% 21/03/2030	1.34%
NZMS First Mortgage Securities Limited	1.23%
Elim Education Impact Inv Trust	1.23%
IPLNZ 4.00% 25/02/2027	1.23%
IFTNZ 3.35% 15/12/2026	1.18%
Centuria Industrial Property 16/12/27 3.026%	1.17%
NZLGFA 4.5% 15/05/2030	1.17%
CENNZ Capital Bonds 4.33% 19/11/51	1.14%
IPLNZ 2.4% 31/08/2027	1.12%
NZLGFA 3.50% 14/04/2033	1.11%
Community Finance OCHT Bonds 6.32% 20/12/27	1.11%
TRGROP 3.532% 05/10/2026	1.06%
TRGROP 7.202% 11/10/2028	1.05%
PCT 2.85% 28/05/2027	1.03%
NZLGFA 4.50% 14/05/2032	0.99%
WBC 4.95% 21/01/2030	0.94%
IAGAU 5.32% 15/06/2038	0.92%
TRPWR 4.995% 12/03/2032	0.90%
OCAX 3.3% 13/09/2028	0.89%
AUCKCN 4.6% 28/06/2030	0.87%
Kainga Ora 2.247% 05/10/2026	0.86%
CENNZ 6.398% 21/11/2030	0.83%
FCGNZ 4.6% 08/11/2029	0.82%
CNUNZ 4.35% 06/12/2028	0.81%
SBLDG 4.98% 10/04/2030	0.80%
HBLNZ 4.34% 30/09/2025 - CP	0.80%
NZ Govt Inflation Ind Bond 20/09/30	0.80%
KIWI 2.36% 11/12/2030	0.77%

NZLGFA 3% 15/05/2035	0.70%
PCT 5.25% 09/05/2028	0.68%
NZGB 4.50% 15/05/2030	0.68%
GENEPO 5.66% 09/06/2052	0.68%
RABOBK NFIX3FRA + 80 12/08/2026	0.66%
SBS 6.14% 07/03/2029	0.66%
SUMNZ 6.43% 08/03/2030	0.64%
KIWI 4.885% 02/04/2027	0.63%
MCYNZ 5.24% 21/03/2031	0.63%
NZMS First Mortgage Securities Limited	0.62%
NZMS First Mortgage Securities Limited	0.62%
Verdi Social Housing 01/03/27 4.27%	0.61%
NZGB 2% 15/05/2032	0.57%
IFTNZ 5.93% 15/06/2030	0.57%
NZGB 0.25% 15/05/2028	0.55%
ANZ % 21/07/2026	0.54%
TRPWR 5.233% 30/06/2030	0.54%
PFINZ 4.25% 01/10/2025	0.52%
ANZ 5.888% 16/01/2034	0.51%
VCTNZ 1.575% 06/10/2026	0.51%
CBAAU 6.86 11/09/32	0.50%
BZLNZ 4.889% 19/11/2029	0.50%
SPKNZ 5.45% 18/09/2031	0.49%
WBC 5.754% 03/04/2034	0.49%
MCYNZ 6.42% 11/07/2054	0.48%
MCYNZ 5.73% 13/05/2052	0.47%
CBA 6.152% 27/11/2039	0.47%
HRT 7.51% 28/04/2033	0.47%
NZLGFA 5.00% 08/03/2034	0.45%
MNWNZ 3.97% 22/02/2029	0.44%
KPGNZ 5.35% 19/06/2030	0.43%
KIWI 4.746% 11/12/2029	0.43%
WIANZ 4% 01/04/2030	0.41%
IFTNZ 3.6% 15/12/2027	0.41%
WSTP NFIX3FRA + 73 06/07/2026	0.41%
AUCKCN NFIX3FRA + 53 04/10/2027	0.41%
WSTP Float 12/12/25	0.41%
CENNZ 5.67% 10/03/54	0.40%
MNWNZ 3.35% 29/07/2026	0.39%
WBC 5.972% 10/07/2034	0.38%
CBAAU Float 09/01/30 Corp	0.38%
OCANZ 2.30% 19/10/2027	0.38%
NZGB 1.75% 15/05/2041	0.37%
ANZ 4.7% 15/12/2027	0.37%

ARVNZ 2.87% 22/02/2028	0.37%
Verdi Social Housing 22/03/28 5.7075%	0.36%
BZLNZ NFIX3FRA + 73 23/11/2026	0.36%
NZGB 1.5% 15/05/2031	0.35%
WIANZ 3.32% 24/09/2031	0.35%
RABO 5.31% 05/04/2029	0.34%
WBC 6.491% 23/06/2033	0.34%
NAB 5.74% 09/02/2034	0.33%
TRPWR 4.977% 29/11/2028	0.33%
WBC 4.337% 24/09/2029	0.33%
NAB 5.2% 16/11/2026	0.32%
NAB 4.45% 18/10/2027	0.31%
MNWNZ 5.36% 08/09/2027	0.30%
CNU 5.974% 18/09/2030	0.28%
NAB 5% 14/11/2029	0.28%
SUMNZ 6.59% 09/03/2029	0.28%
CBAAU 4.75% 17/08/2026	0.27%
NZ Govt Inflation Ind Bond 20/09/40	0.25%
GMTNZ 3.656% 20/12/27	0.23%
NAB 5.4% 16/11/2028	0.23%
NZX 6.8% 20/06/2033	0.23%
GMTNZ 2.559% 04/09/2030	0.22%
AVANZ NFIX1BID + 100 15/12/2049	0.21%
ARGNZ 2.20% 27/10/2027	0.19%
MCYNZ 2.918% 17/11/2028	0.19%
CBAAU 4.75% 13/01/2026	0.18%
ANZ 4.75% 05/02/2027	0.16%
GMTNZ 2.262% 04/09/2028	0.15%
SUMNZ 4.2% 24/09/2025	0.15%
SBS 4.32% 18/03/2027	0.15%
AIANZ 6.482% 16/11/2033	0.15%
VCTNZ 3.45% 27/05/2025	0.14%
WBC 4.8% 10/08/2026	0.14%
PFINZ 5.43% 13/09/2030	0.13%
NAB 2.9% 25/02/2027	0.13%
NZ Govt Inflation Ind Bond 20/09/25	0.11%
SPKNZ 4.37% 29/09/2028	0.11%
AIANZ 6.22% 02/11/2029	0.09%
IFTNZ 3.35% 15/03/2026	0.08%
ANZNZ 2.999% 17/09/2031	0.07%
WBC 5% 19/09/2028	0.04%
AUD Total Sundry Items	0.03%
AUD Total Currency Contracts - OSEQ	0.03%
SPKX 5.21% 18/09/2029	0.02%

IFTNZ 6.15% 15/06/2025	0.02%
NZD Total Sundry Items	0.00%
CENNZ 5.62% 06/04/2029	0.00%
AUD Total Cash at Bank	0.00%

Generate KiwiSaver Focused Growth Fund Asset Allocation**Offer name****Fund name****Period disclosure applies****Generate KiwiSaver Scheme****Focused Growth Fund****31/03/2025**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	5.63%
NZD Total Cash at Bank	4.24%
Amazon	3.57%
Fisher & Paykel Healthcare Ltd	3.49%
Nvidia	3.34%
Te Ahumairangi Global Equity Fund	3.25%
Infratil Ltd	3.23%
Meta Platforms	2.62%
Microsoft	2.53%
Contact Energy Ltd	2.20%
Auckland International Airport Ltd	1.97%
Taiwan Semiconductor	1.68%
Berkshire Hathaway	1.46%
Worldwide Healthcare Trust P	1.43%
Spark New Zealand Ltd	1.32%
Apple Computer Inc	1.29%
Ebos Group Ltd	1.22%
Cheniere Energy Inc	1.16%
A2 Milk Company Ltd	1.16%
Precinct Properties NZ Ltd	1.10%
Chorus Ltd	1.09%
Meridian Energy Ltd	1.09%
Alphabet	1.08%
Amphenol	1.01%
Goodman Property Trust	1.00%
InPost	0.97%
Mainfreight Ltd	0.97%
LVMH	0.89%
JD.com Inc	0.88%
Netflix Inc	0.87%
Mercury NZ Ltd	0.86%
Vector Ltd	0.85%
Summerset Group Holdings Ltd	0.82%
CIM Infrastructure III Fund	0.82%
Corpay Inc	0.82%
Royal Caribbean Cruises	0.81%
Synopsys Inc	0.77%
Pinterest Inc	0.76%

Home Depot	0.75%
Lam Research	0.73%
Western Alliance	0.72%
Willscot Mobile Mini	0.71%
AIA Group	0.71%
Wal-Mart Stores Inc	0.70%
Micron Technology Inc	0.69%
Elf Beauty	0.69%
NUVEEN ESG Small Cap ETF	0.67%
Broadcom Inc	0.66%
Eli Lilly	0.66%
JPMorgan Chase & Co	0.66%
Novva Data Centres	0.65%
Westpac Banking Corp	0.65%
Alamos Gold Inc	0.64%
Constellation Software Inc	0.57%
Intercontinental Exchange Inc	0.57%
Schneider Electric	0.55%
Freightways Ltd	0.55%
Kiwi Property Group Ltd	0.54%
National Australia Bank Ltd	0.52%
Elevance Health	0.52%
GoDaddy Inc	0.51%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.51%
Salesforce	0.49%
HomeCo Daily Needs REIT	0.49%
Robinhood Markets Inc	0.49%
Willis Towers Watson PLC	0.48%
Heal Partners Australia Fund 2	0.48%
Newmont Mining Corp	0.47%
Fletcher Building Ltd	0.46%
Intl Business Machines Corp	0.45%
Boston Scientific Corp	0.45%
Mirvac Group	0.44%
Spotify	0.43%
Ryman Healthcare Ltd	0.42%
CRH Plc	0.41%
Uber Technologies Inc	0.40%
USD Total Cash at Bank	0.39%
Cintas Corp	0.38%
Asml Holding Nv	0.38%
Insurance Australia Group	0.37%
Arista Networks Inc	0.37%
Texas Instruments Inc	0.36%

Delta Air Lines Inc	0.35%
International Consolidated Airlines Group	0.35%
Adyen NV	0.35%
United Airlines	0.35%
European Opportunities Trust	0.34%
Coco-Cola Europacific	0.32%
BYD Company	0.32%
Investore Property Ltd	0.31%
Republic Services	0.31%
McKesson	0.30%
Hermes International	0.29%
Goodman Group	0.29%
Property Income Fund Ltd	0.29%
USD Total Sundry Items	0.28%
HCA Holdings Inc	0.28%
AmerisourceBergen	0.27%
Thermo Fisher Scientific Inc	0.27%
FISERV INC	0.27%
Waste Connections	0.27%
Waste Management	0.27%
Eaton Corp PLC	0.27%
Kimco Realty	0.26%
GFL Environmental Inc	0.26%
Port of Tauranga Ltd	0.26%
MercadoLibre	0.26%
Property for Industry Ltd	0.26%
Alibaba	0.24%
Intuitive Surgical Inc	0.23%
Daiichi Sankyo Co Ltd	0.23%
EUR Total Cash at Bank	0.23%
Oceania Healthcare Ltd	0.22%
Vertiv Holdings Co	0.22%
Wyndham Hotels	0.20%
Icehouse Ventures Growth Fund II LP	0.20%
Alaska Air Group Inc	0.19%
UnitedHealth Group Inc	0.18%
Bank of America	0.18%
AUD Total Cash at Bank	0.18%
Applied Materials Inc	0.18%
Prologis Inc	0.18%
Nike	0.17%
AerCap Holdings NV	0.16%
BlackRock Inc	0.15%
The Coca Cola Company	0.15%

MOVAC Growth Fund 6 LP	0.15%
Chewy	0.15%
Manawa Energy	0.14%
Metcash Ltd	0.14%
Skyline Healthcare Group	0.12%
Air BnB	0.12%
New York Times Co	0.11%
ServiceNow	0.10%
Novo Nordisk - ADR	0.09%
Goldman Sachs	0.08%
Reddit Inc	0.07%
Block Inc	0.07%
NZD Total Sundry Items	0.06%
My Food Bag Group Ltd	0.02%
HKD Total Cash at Bank	0.01%
AUD Total Sundry Items	0.01%
HKD Total Sundry Items	0.00%
AUD Total Currency Contracts - OSEQ	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.02%
EUR Total Sundry Items	-0.14%
NZD Total Currency Contracts - OSEQ	-0.34%

Generate KiwiSaver Growth Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Growth Fund****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	4.35%
NZD Total Cash at Bank	4.07%
Fisher & Paykel Healthcare Ltd	3.60%
Infratil Ltd	3.19%
Amazon	2.70%
Nvidia	2.52%
Te Ahumairangi Global Equity Fund	2.51%
Contact Energy Ltd	2.28%
Auckland International Airport Ltd	2.03%
Meta Platforms	1.97%
Microsoft	1.90%
Spark New Zealand Ltd	1.36%
Taiwan Semiconductor	1.26%
Ebos Group Ltd	1.26%
A2 Milk Company Ltd	1.19%
Precinct Properties NZ Ltd	1.13%
Chorus Ltd	1.13%
Berkshire Hathaway	1.13%
Meridian Energy Ltd	1.12%
Worldwide Healthcare Trust P	1.11%
Goodman Property Trust	1.03%
Mainfreight Ltd	1.00%
Apple Computer Inc	0.97%
Mercury NZ Ltd	0.89%
Vector Ltd	0.87%
Cheniere Energy Inc	0.87%
Summerset Group Holdings Ltd	0.85%
Alphabet	0.82%
Amphenol	0.76%
InPost	0.73%
Westpac Banking Corp	0.67%
JD.com Inc	0.67%
LVMH	0.67%
Netflix Inc	0.65%
CIM Infrastructure III Fund	0.63%
Corpay Inc	0.62%
Royal Caribbean Cruises	0.61%
Synopsys Inc	0.58%

Pinterest Inc	0.57%
Freightways Ltd	0.57%
Home Depot	0.56%
Kiwi Property Group Ltd	0.56%
Lam Research	0.55%
Western Alliance	0.54%
Willscot Mobile Mini	0.54%
National Australia Bank Ltd	0.54%
AIA Group	0.53%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.53%
Elf Beauty	0.52%
Micron Technology Inc	0.52%
Wal-Mart Stores Inc	0.52%
NUVEEN ESG Small Cap ETF	0.52%
HomeCo Daily Needs REIT	0.50%
Novva Data Centres	0.50%
Eli Lilly	0.50%
Broadcom Inc	0.50%
JPMorgan Chase & Co	0.49%
Alamos Gold Inc	0.48%
Fletcher Building Ltd	0.48%
Kainga Ora 10/09/2035 1.534%	0.46%
Mirvac Group	0.45%
NZLGFA 2.25% 15/05/2031	0.44%
Constellation Software Inc	0.43%
Ryman Healthcare Ltd	0.43%
Intercontinental Exchange Inc	0.43%
Kainga Ora 24/04/2030 2.183%	0.42%
Schneider Electric	0.42%
Elevance Health	0.39%
Insurance Australia Group	0.39%
GoDaddy Inc	0.38%
Salesforce	0.37%
Heal Partners Australia Fund 2	0.37%
Robinhood Markets Inc	0.37%
Willis Towers Watson PLC	0.36%
Newmont Mining Corp	0.35%
SAB 2.30% 30/09/2025	0.34%
Intl Business Machines Corp	0.34%
Boston Scientific Corp	0.34%
Spotify	0.33%
Investore Property Ltd	0.32%
NZGB 3.5% 14/04/2033	0.32%
CRH Plc	0.31%

Uber Technologies Inc	0.30%
Goodman Group	0.30%
USD Total Cash at Bank	0.30%
Property Income Fund Ltd	0.30%
WSTP 6.73% 14/02/2034	0.29%
NZ Govt Inflation Ind Bond 20/09/35	0.29%
Cintas Corp	0.29%
Asml Holding Nv	0.28%
Arista Networks Inc	0.28%
ANZ 5.545 15/01/35 Corp	0.28%
AIANZ 5.452% 04/12/2031	0.27%
MEL 5.4% 21/03/2030	0.27%
Texas Instruments Inc	0.27%
Port of Tauranga Ltd	0.27%
Delta Air Lines Inc	0.27%
Property for Industry Ltd	0.26%
International Consolidated Airlines Group	0.26%
Adyen NV	0.26%
European Opportunities Trust	0.26%
United Airlines	0.26%
NZMS First Mortgage Securities Limited	0.25%
Elim Education Impact Inv Trust	0.25%
IPLNZ 4.00% 25/02/2027	0.25%
Coco-Cola Europacific	0.24%
IFTNZ 3.35% 15/12/2026	0.24%
BYD Company	0.24%
Centuria Industrial Property 16/12/27 3.026%	0.24%
NZLGFA 4.5% 15/05/2030	0.24%
Republic Services	0.23%
CENNZ Capital Bonds 4.33% 19/11/51	0.23%
Oceania Healthcare Ltd	0.23%
IPLNZ 2.4% 31/08/2027	0.23%
NZLGFA 3.50% 14/04/2033	0.23%
Community Finance OCHT Bonds 6.32% 20/12/27	0.23%
McKesson	0.22%
Hermes International	0.22%
TRGROP 3.532% 05/10/2026	0.22%
USD Total Sundry Items	0.21%
TRGROP 7.202% 11/10/2028	0.21%
PCT 2.85% 28/05/2027	0.21%
HCA Holdings Inc	0.21%
AmerisourceBergen	0.20%
Thermo Fisher Scientific Inc	0.20%
NZLGFA 4.50% 14/05/2032	0.20%

FISERV INC	0.20%
Waste Connections	0.20%
Waste Management	0.20%
Eaton Corp PLC	0.20%
Kimco Realty	0.20%
GFL Environmental Inc	0.20%
MercadoLibre	0.19%
WBC 4.95% 21/01/2030	0.19%
IAGAU 5.32% 15/06/2038	0.19%
AUD Total Cash at Bank	0.19%
TRPWR 4.995% 12/03/2032	0.18%
OCAx 3.3% 13/09/2028	0.18%
Alibaba	0.18%
AUCKCN 4.6% 28/06/2030	0.18%
Kainga Ora 2.247% 05/10/2026	0.17%
Intuitive Surgical Inc	0.17%
Daiichi Sankyo Co Ltd	0.17%
EUR Total Cash at Bank	0.17%
CENNZ 6.398% 21/11/2030	0.17%
FCGNZ 4.6% 08/11/2029	0.17%
Vertiv Holdings Co	0.17%
CNUNZ 4.35% 06/12/2028	0.16%
SBLDG 4.98% 10/04/2030	0.16%
HBLNZ 4.34% 30/09/2025 - CP	0.16%
NZ Govt Inflation Ind Bond 20/09/30	0.16%
KIWI 2.36% 11/12/2030	0.16%
Icehouse Ventures Growth Fund II LP	0.15%
Wyndham Hotels	0.15%
Manawa Energy	0.15%
Alaska Air Group Inc	0.15%
NZLGFA 3% 15/05/2035	0.14%
Metcash Ltd	0.14%
UnitedHealth Group Inc	0.14%
PCT 5.25% 09/05/2028	0.14%
NZGB 4.50% 15/05/2030	0.14%
GENEPO 5.66% 09/06/2052	0.14%
Bank of America	0.14%
RABOBK NFIX3FRA + 80 12/08/2026	0.13%
SBS 6.14% 07/03/2029	0.13%
Applied Materials Inc	0.13%
Prologis Inc	0.13%
SUMNZ 6.43% 08/03/2030	0.13%
KIWI 4.885% 02/04/2027	0.13%
MCYNZ 5.24% 21/03/2031	0.13%

Skyline Healthcare Group	0.13%
Nike	0.13%
NZMS First Mortgage Securities Limited	0.13%
NZMS First Mortgage Securities Limited	0.13%
Verdi Social Housing 01/03/27 4.27%	0.12%
AerCap Holdings NV	0.12%
BlackRock Inc	0.12%
The Coca Cola Company	0.12%
MOVAC Growth Fund 6 LP	0.12%
NZGB 2% 15/05/2032	0.12%
IFTNZ 5.93% 15/06/2030	0.12%
NZGB 0.25% 15/05/2028	0.11%
Chewy	0.11%
ANZ % 21/07/2026	0.11%
TRPWR 5.233% 30/06/2030	0.11%
PFINZ 4.25% 01/10/2025	0.11%
ANZ 5.888% 16/01/2034	0.10%
VCTNZ 1.575% 06/10/2026	0.10%
CBAAU 6.86 11/09/32	0.10%
BZLNZ 4.889% 19/11/2029	0.10%
SPKNZ 5.45% 18/09/2031	0.10%
WBC 5.754% 03/04/2034	0.10%
MCYNZ 6.42% 11/07/2054	0.10%
MCYNZ 5.73% 13/05/2052	0.10%
CBA 6.152% 27/11/2039	0.10%
HRT 7.51% 28/04/2033	0.09%
NZLGFA 5.00% 08/03/2034	0.09%
MNWNZ 3.97% 22/02/2029	0.09%
Air BnB	0.09%
KPGNZ 5.35% 19/06/2030	0.09%
KIWI 4.746% 11/12/2029	0.09%
WIANZ 4% 01/04/2030	0.08%
IFTNZ 3.6% 15/12/2027	0.08%
WSTP NFIX3FRA + 73 06/07/2026	0.08%
AUCKCN NFIX3FRA + 53 04/10/2027	0.08%
WSTP Float 12/12/25	0.08%
CENNZ 5.67% 10/03/54	0.08%
New York Times Co	0.08%
NZD Total Sundry Items	0.08%
MNWNZ 3.35% 29/07/2026	0.08%
WBC 5.972% 10/07/2034	0.08%
CBAAU Float 09/01/30 Corp	0.08%
OCANZ 2.30% 19/10/2027	0.08%
NZGB 1.75% 15/05/2041	0.08%

ANZ 4.7% 15/12/2027	0.08%
ARVNZ 2.87% 22/02/2028	0.07%
Verdi Social Housing 22/03/28 5.7075%	0.07%
ServiceNow	0.07%
Novo Nordisk - ADR	0.07%
BZLNZ NFIX3FRA + 73 23/11/2026	0.07%
NZGB 1.5% 15/05/2031	0.07%
WIANZ 3.32% 24/09/2031	0.07%
RABO 5.31% 05/04/2029	0.07%
WBC 6.491% 23/06/2033	0.07%
NAB 5.74% 09/02/2034	0.07%
TRPWR 4.977% 29/11/2028	0.07%
WBC 4.337% 24/09/2029	0.07%
NAB 5.2% 16/11/2026	0.06%
NAB 4.45% 18/10/2027	0.06%
MNWNZ 5.36% 08/09/2027	0.06%
Goldman Sachs	0.06%
CNU 5.974% 18/09/2030	0.06%
NAB 5% 14/11/2029	0.06%
SUMNZ 6.59% 09/03/2029	0.06%
Reddit Inc	0.06%
CBAAU 4.75% 17/08/2026	0.06%
Block Inc	0.05%
NZ Govt Inflation Ind Bond 20/09/40	0.05%
GMTNZ 3.656% 20/12/27	0.05%
NAB 5.4% 16/11/2028	0.05%
NZX 6.8% 20/06/2033	0.05%
GMTNZ 2.559% 04/09/2030	0.04%
AVANZ NFIX1BID + 100 15/12/2049	0.04%
ARGNZ 2.20% 27/10/2027	0.04%
MCYNZ 2.918% 17/11/2028	0.04%
CBAAU 4.75% 13/01/2026	0.04%
ANZ 4.75% 05/02/2027	0.03%
GMTNZ 2.262% 04/09/2028	0.03%
SUMNZ 4.2% 24/09/2025	0.03%
SBS 4.32% 18/03/2027	0.03%
AIANZ 6.482% 16/11/2033	0.03%
VCTNZ 3.45% 27/05/2025	0.03%
WBC 4.8% 10/08/2026	0.03%
PFINZ 5.43% 13/09/2030	0.03%
NAB 2.9% 25/02/2027	0.03%
My Food Bag Group Ltd	0.02%
NZ Govt Inflation Ind Bond 20/09/25	0.02%
SPKNZ 4.37% 29/09/2028	0.02%

AIANZ 6.22% 02/11/2029	0.02%
IFTNZ 3.35% 15/03/2026	0.02%
AUD Total Sundry Items	0.02%
ANZNZ 2.999% 17/09/2031	0.01%
HKD Total Cash at Bank	0.01%
AUD Total Currency Contracts - OSEQ	0.01%
WBC 5% 19/09/2028	0.01%
SPKX 5.21% 18/09/2029	0.00%
IFTNZ 6.15% 15/06/2025	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CENNZ 5.62% 06/04/2029	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.10%
NZD Total Currency Contracts - OSEQ	-0.26%

Generate KiwiSaver Moderate Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Moderate Fund****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	4.00%
Fisher & Paykel Healthcare Ltd	2.31%
Infratil Ltd	1.78%
Kainga Ora 10/09/2035 1.534%	1.70%
NZLGFA 2.25% 15/05/2031	1.60%
Kainga Ora 24/04/2030 2.183%	1.55%
Contact Energy Ltd	1.46%
Nvidia	1.34%
Auckland International Airport Ltd	1.30%
Amazon	1.26%
SAB 2.30% 30/09/2025	1.26%
NZGB 3.5% 14/04/2033	1.17%
Meta Platforms	1.08%
WSTP 6.73% 14/02/2034	1.08%
NZ Govt Inflation Ind Bond 20/09/35	1.07%
Microsoft	1.04%
ANZ 5.545 15/01/35 Corp	1.03%
AIANZ 5.452% 04/12/2031	1.01%
MEL 5.4% 21/03/2030	1.00%
NZMS First Mortgage Securities Limited	0.92%
Elim Education Impact Inv Trust	0.92%
IPLNZ 4.00% 25/02/2027	0.92%
IFTNZ 3.35% 15/12/2026	0.88%
Centuria Industrial Property 16/12/27 3.026%	0.88%
Spark New Zealand Ltd	0.87%
NZLGFA 4.5% 15/05/2030	0.87%
CENNZ Capital Bonds 4.33% 19/11/51	0.85%
IPLNZ 2.4% 31/08/2027	0.83%
NZLGFA 3.50% 14/04/2033	0.83%
Community Finance OCHT Bonds 6.32% 20/12/27	0.82%
Ebos Group Ltd	0.81%
TRGROP 3.532% 05/10/2026	0.79%
TRGROP 7.202% 11/10/2028	0.78%
PCT 2.85% 28/05/2027	0.77%
A2 Milk Company Ltd	0.77%
NZLGFA 4.50% 14/05/2032	0.74%
Precinct Properties NZ Ltd	0.73%
Chorus Ltd	0.72%

Meridian Energy Ltd	0.72%
WBC 4.95% 21/01/2030	0.70%
Taiwan Semiconductor	0.69%
IAGAU 5.32% 15/06/2038	0.68%
TRPWR 4.995% 12/03/2032	0.67%
OCAX 3.3% 13/09/2028	0.66%
Goodman Property Trust	0.66%
AUCKCN 4.6% 28/06/2030	0.65%
Mainfreight Ltd	0.64%
Kainga Ora 2.247% 05/10/2026	0.64%
CENNZ 6.398% 21/11/2030	0.62%
FCGNZ 4.6% 08/11/2029	0.61%
CNUNZ 4.35% 06/12/2028	0.60%
SBLDG 4.98% 10/04/2030	0.60%
HBLNZ 4.34% 30/09/2025 - CP	0.60%
NZ Govt Inflation Ind Bond 20/09/30	0.60%
KIWI 2.36% 11/12/2030	0.57%
Mercury NZ Ltd	0.57%
Vector Ltd	0.56%
Summerset Group Holdings Ltd	0.55%
Apple Computer Inc	0.53%
NZLGFA 3% 15/05/2035	0.52%
PCT 5.25% 09/05/2028	0.51%
NZGB 4.50% 15/05/2030	0.51%
GENEPO 5.66% 09/06/2052	0.51%
RABOBK NFIX3FRA + 80 12/08/2026	0.49%
SBS 6.14% 07/03/2029	0.49%
SUMNZ 6.43% 08/03/2030	0.48%
Cheniere Energy Inc	0.48%
KIWI 4.885% 02/04/2027	0.47%
MCYNZ 5.24% 21/03/2031	0.47%
NZMS First Mortgage Securities Limited	0.46%
NZMS First Mortgage Securities Limited	0.46%
Verdi Social Housing 01/03/27 4.27%	0.45%
Alphabet	0.45%
Westpac Banking Corp	0.43%
NZGB 2% 15/05/2032	0.42%
IFTNZ 5.93% 15/06/2030	0.42%
NZGB 0.25% 15/05/2028	0.41%
ANZ % 21/07/2026	0.40%
TRPWR 5.233% 30/06/2030	0.40%
InPost	0.40%
PFINZ 4.25% 01/10/2025	0.38%
ANZ 5.888% 16/01/2034	0.38%

VCTNZ 1.575% 06/10/2026	0.38%
Amphenol	0.38%
CBAAU 6.86 11/09/32	0.38%
BZLNZ 4.889% 19/11/2029	0.37%
SPKNZ 5.45% 18/09/2031	0.37%
LVMH	0.37%
JD.com Inc	0.37%
Freightways Ltd	0.36%
WBC 5.754% 03/04/2034	0.36%
Kiwi Property Group Ltd	0.36%
MCYNZ 6.42% 11/07/2054	0.36%
Netflix Inc	0.36%
MCYNZ 5.73% 13/05/2052	0.35%
CBA 6.152% 27/11/2039	0.35%
HRT 7.51% 28/04/2033	0.35%
National Australia Bank Ltd	0.34%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.34%
NZLGFA 5.00% 08/03/2034	0.34%
Corpay Inc	0.34%
Royal Caribbean Cruises	0.33%
MNWNZ 3.97% 22/02/2029	0.33%
HomeCo Daily Needs REIT	0.32%
KPGNZ 5.35% 19/06/2030	0.32%
KIWI 4.746% 11/12/2029	0.32%
Synopsys Inc	0.32%
Pinterest Inc	0.31%
WIANZ 4% 01/04/2030	0.31%
Home Depot	0.31%
Fletcher Building Ltd	0.31%
IFTNZ 3.6% 15/12/2027	0.31%
WSTP NFIX3FRA + 73 06/07/2026	0.31%
AUCKCN NFIX3FRA + 53 04/10/2027	0.31%
WSTP Float 12/12/25	0.30%
Lam Research	0.30%
CENNZ 5.67% 10/03/54	0.30%
Western Alliance	0.30%
Willscot Mobile Mini	0.30%
AIA Group	0.29%
Mirvac Group	0.29%
MNWNZ 3.35% 29/07/2026	0.29%
Wal-Mart Stores Inc	0.29%
Micron Technology Inc	0.29%
WBC 5.972% 10/07/2034	0.29%
Elf Beauty	0.29%

CBAAU Float 09/01/30 Corp	0.29%
OCANZ 2.30% 19/10/2027	0.28%
Ryman Healthcare Ltd	0.28%
NZGB 1.75% 15/05/2041	0.28%
ANZ 4.7% 15/12/2027	0.27%
ARVNZ 2.87% 22/02/2028	0.27%
Broadcom Inc	0.27%
Verdi Social Housing 22/03/28 5.7075%	0.27%
JPMorgan Chase & Co	0.27%
BZLNZ NFIX3FRA + 73 23/11/2026	0.26%
NZGB 1.5% 15/05/2031	0.26%
Alamos Gold Inc	0.26%
WIANZ 3.32% 24/09/2031	0.26%
RABO 5.31% 05/04/2029	0.25%
WBC 6.491% 23/06/2033	0.25%
NAB 5.74% 09/02/2034	0.25%
TRPWR 4.977% 29/11/2028	0.25%
Insurance Australia Group	0.25%
WBC 4.337% 24/09/2029	0.24%
Constellation Software Inc	0.24%
Intercontinental Exchange Inc	0.24%
NAB 5.2% 16/11/2026	0.24%
NAB 4.45% 18/10/2027	0.23%
Schneider Electric	0.23%
MNWNZ 5.36% 08/09/2027	0.22%
Elevance Health	0.21%
CNU 5.974% 18/09/2030	0.21%
GoDaddy Inc	0.21%
NAB 5% 14/11/2029	0.21%
SUMNZ 6.59% 09/03/2029	0.21%
Investore Property Ltd	0.20%
CBAAU 4.75% 17/08/2026	0.20%
Salesforce	0.20%
Robinhood Markets Inc	0.20%
Willis Towers Watson PLC	0.20%
Newmont Mining Corp	0.19%
Goodman Group	0.19%
Property Income Fund Ltd	0.19%
NZ Govt Inflation Ind Bond 20/09/40	0.19%
Intl Business Machines Corp	0.19%
Boston Scientific Corp	0.18%
Spotify	0.18%
Eli Lilly	0.17%
Port of Tauranga Ltd	0.17%

GMTNZ 3.656% 20/12/27	0.17%
CRH Plc	0.17%
Property for Industry Ltd	0.17%
NAB 5.4% 16/11/2028	0.17%
NZX 6.8% 20/06/2033	0.17%
Uber Technologies Inc	0.16%
GMTNZ 2.559% 04/09/2030	0.16%
Cintas Corp	0.16%
Asml Holding Nv	0.16%
AVANZ NFIX1BID + 100 15/12/2049	0.15%
Arista Networks Inc	0.15%
Texas Instruments Inc	0.15%
Oceania Healthcare Ltd	0.15%
Delta Air Lines Inc	0.15%
International Consolidated Airlines Group	0.14%
Adyen NV	0.14%
ARGNZ 2.20% 27/10/2027	0.14%
United Airlines	0.14%
MCYNZ 2.918% 17/11/2028	0.14%
CBAAU 4.75% 13/01/2026	0.14%
Coco-Cola Europacific	0.13%
BYD Company	0.13%
Republic Services	0.13%
ANZ 4.75% 05/02/2027	0.12%
McKesson	0.12%
Hermes International	0.12%
AUD Total Cash at Bank	0.12%
HCA Holdings Inc	0.12%
AmerisourceBergen	0.11%
GMTNZ 2.262% 04/09/2028	0.11%
SUMNZ 4.2% 24/09/2025	0.11%
Thermo Fisher Scientific Inc	0.11%
SBS 4.32% 18/03/2027	0.11%
FISERV INC	0.11%
Waste Connections	0.11%
Waste Management	0.11%
Eaton Corp PLC	0.11%
AIANZ 6.482% 16/11/2033	0.11%
Kimco Realty	0.11%
GFL Environmental Inc	0.11%
USD Total Cash at Bank	0.11%
MercadoLibre	0.11%
VCTNZ 3.45% 27/05/2025	0.11%
WBC 4.8% 10/08/2026	0.10%

PFINZ 5.43% 13/09/2030	0.10%
NAB 2.9% 25/02/2027	0.10%
Alibaba	0.10%
Intuitive Surgical Inc	0.10%
Manawa Energy	0.09%
Daiichi Sankyo Co Ltd	0.09%
EUR Total Cash at Bank	0.09%
Metcash Ltd	0.09%
Vertiv Holdings Co	0.09%
NZ Govt Inflation Ind Bond 20/09/25	0.08%
Skyline Healthcare Group	0.08%
Wyndham Hotels	0.08%
SPKNZ 4.37% 29/09/2028	0.08%
Alaska Air Group Inc	0.08%
UnitedHealth Group Inc	0.08%
Bank of America	0.07%
Applied Materials Inc	0.07%
Prologis Inc	0.07%
Nike	0.07%
AerCap Holdings NV	0.07%
AIANZ 6.22% 02/11/2029	0.06%
BlackRock Inc	0.06%
The Coca Cola Company	0.06%
Chewy	0.06%
IFTNZ 3.35% 15/03/2026	0.06%
NZD Total Sundry Items	0.06%
USD Total Sundry Items	0.06%
ANZ 2.999% 17/09/2031	0.05%
Air BnB	0.05%
New York Times Co	0.04%
ServiceNow	0.04%
Goldman Sachs	0.03%
Reddit Inc	0.03%
Block Inc	0.03%
AUD Total Sundry Items	0.03%
WBC 5% 19/09/2028	0.03%
AUD Total Currency Contracts - OSEQ	0.02%
SPKX 5.21% 18/09/2029	0.02%
My Food Bag Group Ltd	0.02%
IFTNZ 6.15% 15/06/2025	0.01%
HKD Total Cash at Bank	0.01%
CENNZ 5.62% 06/04/2029	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%

GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.06%
NZD Total Currency Contracts - OSEQ	-0.11%

Generate KiwiSaver Stepping Stones 0-35 Fund Asset Allocation**Offer name****Fund name****Period disclosure applies****Generate KiwiSaver Scheme****Stepping Stones 0 - 35****31/03/2025**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	5.63%
NZD Total Cash at Bank	4.24%
Amazon	3.57%
Fisher & Paykel Healthcare Ltd	3.49%
Nvidia	3.34%
Te Ahumairangi Global Equity Fund	3.25%
Infratil Ltd	3.23%
Meta Platforms	2.62%
Microsoft	2.53%
Contact Energy Ltd	2.20%
Auckland International Airport Ltd	1.97%
Taiwan Semiconductor	1.68%
Berkshire Hathaway	1.46%
Worldwide Healthcare Trust P	1.43%
Spark New Zealand Ltd	1.32%
Apple Computer Inc	1.29%
Ebos Group Ltd	1.22%
Cheniere Energy Inc	1.16%
A2 Milk Company Ltd	1.16%
Precinct Properties NZ Ltd	1.10%
Chorus Ltd	1.09%
Meridian Energy Ltd	1.09%
Alphabet	1.08%
Amphenol	1.01%
Goodman Property Trust	1.00%
InPost	0.97%
Mainfreight Ltd	0.97%
LVMH	0.89%
JD.com Inc	0.88%
Netflix Inc	0.87%
Mercury NZ Ltd	0.86%
Vector Ltd	0.85%
Summerset Group Holdings Ltd	0.82%
CIM Infrastructure III Fund	0.82%
Corpay Inc	0.82%
Royal Caribbean Cruises	0.81%
Synopsys Inc	0.77%
Pinterest Inc	0.76%

Home Depot	0.75%
Lam Research	0.73%
Western Alliance	0.72%
Willscot Mobile Mini	0.71%
AIA Group	0.71%
Wal-Mart Stores Inc	0.70%
Micron Technology Inc	0.69%
Elf Beauty	0.69%
NUVEEN ESG Small Cap ETF	0.67%
Broadcom Inc	0.66%
Eli Lilly	0.66%
JPMorgan Chase & Co	0.66%
Novva Data Centres	0.65%
Westpac Banking Corp	0.65%
Alamos Gold Inc	0.64%
Constellation Software Inc	0.57%
Intercontinental Exchange Inc	0.57%
Schneider Electric	0.55%
Freightways Ltd	0.55%
Kiwi Property Group Ltd	0.54%
National Australia Bank Ltd	0.52%
Elevance Health	0.52%
GoDaddy Inc	0.51%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.51%
Salesforce	0.49%
HomeCo Daily Needs REIT	0.49%
Robinhood Markets Inc	0.49%
Willis Towers Watson PLC	0.48%
Heal Partners Australia Fund 2	0.48%
Newmont Mining Corp	0.47%
Fletcher Building Ltd	0.46%
Intl Business Machines Corp	0.45%
Boston Scientific Corp	0.45%
Mirvac Group	0.44%
Spotify	0.43%
Ryman Healthcare Ltd	0.42%
CRH Plc	0.41%
Uber Technologies Inc	0.40%
USD Total Cash at Bank	0.39%
Cintas Corp	0.38%
Asml Holding Nv	0.38%
Insurance Australia Group	0.37%
Arista Networks Inc	0.37%
Texas Instruments Inc	0.36%

Delta Air Lines Inc	0.35%
International Consolidated Airlines Group	0.35%
Adyen NV	0.35%
United Airlines	0.35%
European Opportunities Trust	0.34%
Coco-Cola Europacific	0.32%
BYD Company	0.32%
Investore Property Ltd	0.31%
Republic Services	0.31%
McKesson	0.30%
Hermes International	0.29%
Goodman Group	0.29%
Property Income Fund Ltd	0.29%
USD Total Sundry Items	0.28%
HCA Holdings Inc	0.28%
AmerisourceBergen	0.27%
Thermo Fisher Scientific Inc	0.27%
FISERV INC	0.27%
Waste Connections	0.27%
Waste Management	0.27%
Eaton Corp PLC	0.27%
Kimco Realty	0.26%
GFL Environmental Inc	0.26%
Port of Tauranga Ltd	0.26%
MercadoLibre	0.26%
Property for Industry Ltd	0.26%
Alibaba	0.24%
Intuitive Surgical Inc	0.23%
Daiichi Sankyo Co Ltd	0.23%
EUR Total Cash at Bank	0.23%
Oceania Healthcare Ltd	0.22%
Vertiv Holdings Co	0.22%
Wyndham Hotels	0.20%
Icehouse Ventures Growth Fund II LP	0.20%
Alaska Air Group Inc	0.19%
UnitedHealth Group Inc	0.18%
Bank of America	0.18%
AUD Total Cash at Bank	0.18%
Applied Materials Inc	0.18%
Prologis Inc	0.18%
Nike	0.17%
AerCap Holdings NV	0.16%
BlackRock Inc	0.15%
The Coca Cola Company	0.15%

MOVAC Growth Fund 6 LP	0.15%
Chewy	0.15%
Manawa Energy	0.14%
Metcash Ltd	0.14%
Skyline Healthcare Group	0.12%
Air BnB	0.12%
New York Times Co	0.11%
ServiceNow	0.10%
Novo Nordisk - ADR	0.09%
Goldman Sachs	0.08%
Reddit Inc	0.07%
Block Inc	0.07%
NZD Total Sundry Items	0.06%
My Food Bag Group Ltd	0.02%
HKD Total Cash at Bank	0.01%
AUD Total Sundry Items	0.01%
HKD Total Sundry Items	0.00%
AUD Total Currency Contracts - OSEQ	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.02%
EUR Total Sundry Items	-0.14%
NZD Total Currency Contracts - OSEQ	-0.34%

Generate KiwiSaver Stepping Stones 36-45 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 36-45****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	4.35%
NZD Total Cash at Bank	4.07%
Fisher & Paykel Healthcare Ltd	3.60%
Infratil Ltd	3.19%
Amazon	2.70%
Nvidia	2.52%
Te Ahumairangi Global Equity Fund	2.51%
Contact Energy Ltd	2.28%
Auckland International Airport Ltd	2.03%
Meta Platforms	1.97%
Microsoft	1.90%
Spark New Zealand Ltd	1.36%
Taiwan Semiconductor	1.26%
Ebos Group Ltd	1.26%
A2 Milk Company Ltd	1.19%
Precinct Properties NZ Ltd	1.13%
Chorus Ltd	1.13%
Berkshire Hathaway	1.13%
Meridian Energy Ltd	1.12%
Worldwide Healthcare Trust P	1.11%
Goodman Property Trust	1.03%
Mainfreight Ltd	1.00%
Apple Computer Inc	0.97%
Mercury NZ Ltd	0.89%
Vector Ltd	0.87%
Cheniere Energy Inc	0.87%
Summerset Group Holdings Ltd	0.85%
Alphabet	0.82%
Amphenol	0.76%
InPost	0.73%
Westpac Banking Corp	0.67%
JD.com Inc	0.67%
LVMH	0.67%
Netflix Inc	0.65%
CIM Infrastructure III Fund	0.63%
Corpay Inc	0.62%
Royal Caribbean Cruises	0.61%
Synopsys Inc	0.58%

Pinterest Inc	0.57%
Freightways Ltd	0.57%
Home Depot	0.56%
Kiwi Property Group Ltd	0.56%
Lam Research	0.55%
Western Alliance	0.54%
Willscot Mobile Mini	0.54%
National Australia Bank Ltd	0.54%
AIA Group	0.53%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.53%
Elf Beauty	0.52%
Micron Technology Inc	0.52%
Wal-Mart Stores Inc	0.52%
NUVEEN ESG Small Cap ETF	0.52%
HomeCo Daily Needs REIT	0.50%
Novva Data Centres	0.50%
Eli Lilly	0.50%
Broadcom Inc	0.50%
JPMorgan Chase & Co	0.49%
Alamos Gold Inc	0.48%
Fletcher Building Ltd	0.48%
Kainga Ora 10/09/2035 1.534%	0.46%
Mirvac Group	0.45%
NZLGFA 2.25% 15/05/2031	0.44%
Constellation Software Inc	0.43%
Ryman Healthcare Ltd	0.43%
Intercontinental Exchange Inc	0.43%
Kainga Ora 24/04/2030 2.183%	0.42%
Schneider Electric	0.42%
Elevance Health	0.39%
Insurance Australia Group	0.39%
GoDaddy Inc	0.38%
Salesforce	0.37%
Heal Partners Australia Fund 2	0.37%
Robinhood Markets Inc	0.37%
Willis Towers Watson PLC	0.36%
Newmont Mining Corp	0.35%
SAB 2.30% 30/09/2025	0.34%
Intl Business Machines Corp	0.34%
Boston Scientific Corp	0.34%
Spotify	0.33%
Investore Property Ltd	0.32%
NZGB 3.5% 14/04/2033	0.32%
CRH Plc	0.31%

Uber Technologies Inc	0.30%
Goodman Group	0.30%
USD Total Cash at Bank	0.30%
Property Income Fund Ltd	0.30%
WSTP 6.73% 14/02/2034	0.29%
NZ Govt Inflation Ind Bond 20/09/35	0.29%
Cintas Corp	0.29%
Asml Holding Nv	0.28%
Arista Networks Inc	0.28%
ANZ 5.545 15/01/35 Corp	0.28%
AIANZ 5.452% 04/12/2031	0.27%
MEL 5.4% 21/03/2030	0.27%
Texas Instruments Inc	0.27%
Port of Tauranga Ltd	0.27%
Delta Air Lines Inc	0.27%
Property for Industry Ltd	0.26%
International Consolidated Airlines Group	0.26%
Adyen NV	0.26%
European Opportunities Trust	0.26%
United Airlines	0.26%
NZMS First Mortgage Securities Limited	0.25%
Elim Education Impact Inv Trust	0.25%
IPLNZ 4.00% 25/02/2027	0.25%
Coco-Cola Europacific	0.24%
IFTNZ 3.35% 15/12/2026	0.24%
BYD Company	0.24%
Centuria Industrial Property 16/12/27 3.026%	0.24%
NZLGFA 4.5% 15/05/2030	0.24%
Republic Services	0.23%
CENNZ Capital Bonds 4.33% 19/11/51	0.23%
Oceania Healthcare Ltd	0.23%
IPLNZ 2.4% 31/08/2027	0.23%
NZLGFA 3.50% 14/04/2033	0.23%
Community Finance OCHT Bonds 6.32% 20/12/27	0.23%
McKesson	0.22%
Hermes International	0.22%
TRGROP 3.532% 05/10/2026	0.22%
USD Total Sundry Items	0.21%
TRGROP 7.202% 11/10/2028	0.21%
PCT 2.85% 28/05/2027	0.21%
HCA Holdings Inc	0.21%
AmerisourceBergen	0.20%
Thermo Fisher Scientific Inc	0.20%
NZLGFA 4.50% 14/05/2032	0.20%

FISERV INC	0.20%
Waste Connections	0.20%
Waste Management	0.20%
Eaton Corp PLC	0.20%
Kimco Realty	0.20%
GFL Environmental Inc	0.20%
MercadoLibre	0.19%
WBC 4.95% 21/01/2030	0.19%
IAGAU 5.32% 15/06/2038	0.19%
AUD Total Cash at Bank	0.19%
TRPWR 4.995% 12/03/2032	0.18%
OCAx 3.3% 13/09/2028	0.18%
Alibaba	0.18%
AUCKCN 4.6% 28/06/2030	0.18%
Kainga Ora 2.247% 05/10/2026	0.17%
Intuitive Surgical Inc	0.17%
Daiichi Sankyo Co Ltd	0.17%
EUR Total Cash at Bank	0.17%
CENNZ 6.398% 21/11/2030	0.17%
FCGNZ 4.6% 08/11/2029	0.17%
Vertiv Holdings Co	0.17%
CNUNZ 4.35% 06/12/2028	0.16%
SBLDG 4.98% 10/04/2030	0.16%
HBLNZ 4.34% 30/09/2025 - CP	0.16%
NZ Govt Inflation Ind Bond 20/09/30	0.16%
KIWI 2.36% 11/12/2030	0.16%
Icehouse Ventures Growth Fund II LP	0.15%
Wyndham Hotels	0.15%
Manawa Energy	0.15%
Alaska Air Group Inc	0.15%
NZLGFA 3% 15/05/2035	0.14%
Metcash Ltd	0.14%
UnitedHealth Group Inc	0.14%
PCT 5.25% 09/05/2028	0.14%
NZGB 4.50% 15/05/2030	0.14%
GENEPO 5.66% 09/06/2052	0.14%
Bank of America	0.14%
RABOBK NFIX3FRA + 80 12/08/2026	0.13%
SBS 6.14% 07/03/2029	0.13%
Applied Materials Inc	0.13%
Prologis Inc	0.13%
SUMNZ 6.43% 08/03/2030	0.13%
KIWI 4.885% 02/04/2027	0.13%
MCYNZ 5.24% 21/03/2031	0.13%

Skyline Healthcare Group	0.13%
Nike	0.13%
NZMS First Mortgage Securities Limited	0.13%
NZMS First Mortgage Securities Limited	0.13%
Verdi Social Housing 01/03/27 4.27%	0.12%
AerCap Holdings NV	0.12%
BlackRock Inc	0.12%
The Coca Cola Company	0.12%
MOVAC Growth Fund 6 LP	0.12%
NZGB 2% 15/05/2032	0.12%
IFTNZ 5.93% 15/06/2030	0.12%
NZGB 0.25% 15/05/2028	0.11%
Chewy	0.11%
ANZ % 21/07/2026	0.11%
TRPWR 5.233% 30/06/2030	0.11%
PFINZ 4.25% 01/10/2025	0.11%
ANZ 5.888% 16/01/2034	0.10%
VCTNZ 1.575% 06/10/2026	0.10%
CBAAU 6.86 11/09/32	0.10%
BZLNZ 4.889% 19/11/2029	0.10%
SPKNZ 5.45% 18/09/2031	0.10%
WBC 5.754% 03/04/2034	0.10%
MCYNZ 6.42% 11/07/2054	0.10%
MCYNZ 5.73% 13/05/2052	0.10%
CBA 6.152% 27/11/2039	0.10%
HRT 7.51% 28/04/2033	0.09%
NZLGFA 5.00% 08/03/2034	0.09%
MNWNZ 3.97% 22/02/2029	0.09%
Air BnB	0.09%
KPGNZ 5.35% 19/06/2030	0.09%
KIWI 4.746% 11/12/2029	0.09%
WIANZ 4% 01/04/2030	0.08%
IFTNZ 3.6% 15/12/2027	0.08%
WSTP NFIX3FRA + 73 06/07/2026	0.08%
AUCKCN NFIX3FRA + 53 04/10/2027	0.08%
WSTP Float 12/12/25	0.08%
CENNZ 5.67% 10/03/54	0.08%
New York Times Co	0.08%
NZD Total Sundry Items	0.08%
MNWNZ 3.35% 29/07/2026	0.08%
WBC 5.972% 10/07/2034	0.08%
CBAAU Float 09/01/30 Corp	0.08%
OCANZ 2.30% 19/10/2027	0.08%
NZGB 1.75% 15/05/2041	0.08%

ANZ 4.7% 15/12/2027	0.08%
ARVNZ 2.87% 22/02/2028	0.07%
Verdi Social Housing 22/03/28 5.7075%	0.07%
ServiceNow	0.07%
Novo Nordisk - ADR	0.07%
BZLNZ NFIX3FRA + 73 23/11/2026	0.07%
NZGB 1.5% 15/05/2031	0.07%
WIANZ 3.32% 24/09/2031	0.07%
RABO 5.31% 05/04/2029	0.07%
WBC 6.491% 23/06/2033	0.07%
NAB 5.74% 09/02/2034	0.07%
TRPWR 4.977% 29/11/2028	0.07%
WBC 4.337% 24/09/2029	0.07%
NAB 5.2% 16/11/2026	0.06%
NAB 4.45% 18/10/2027	0.06%
MNWNZ 5.36% 08/09/2027	0.06%
Goldman Sachs	0.06%
CNU 5.974% 18/09/2030	0.06%
NAB 5% 14/11/2029	0.06%
SUMNZ 6.59% 09/03/2029	0.06%
Reddit Inc	0.06%
CBAAU 4.75% 17/08/2026	0.06%
Block Inc	0.05%
NZ Govt Inflation Ind Bond 20/09/40	0.05%
GMTNZ 3.656% 20/12/27	0.05%
NAB 5.4% 16/11/2028	0.05%
NZX 6.8% 20/06/2033	0.05%
GMTNZ 2.559% 04/09/2030	0.04%
AVANZ NFIX1BID + 100 15/12/2049	0.04%
ARGNZ 2.20% 27/10/2027	0.04%
MCYNZ 2.918% 17/11/2028	0.04%
CBAAU 4.75% 13/01/2026	0.04%
ANZ 4.75% 05/02/2027	0.03%
GMTNZ 2.262% 04/09/2028	0.03%
SUMNZ 4.2% 24/09/2025	0.03%
SBS 4.32% 18/03/2027	0.03%
AIANZ 6.482% 16/11/2033	0.03%
VCTNZ 3.45% 27/05/2025	0.03%
WBC 4.8% 10/08/2026	0.03%
PFINZ 5.43% 13/09/2030	0.03%
NAB 2.9% 25/02/2027	0.03%
My Food Bag Group Ltd	0.02%
NZ Govt Inflation Ind Bond 20/09/25	0.02%
SPKNZ 4.37% 29/09/2028	0.02%

AIANZ 6.22% 02/11/2029	0.02%
IFTNZ 3.35% 15/03/2026	0.02%
AUD Total Sundry Items	0.02%
ANZNZ 2.999% 17/09/2031	0.01%
HKD Total Cash at Bank	0.01%
AUD Total Currency Contracts - OSEQ	0.01%
WBC 5% 19/09/2028	0.01%
SPKX 5.21% 18/09/2029	0.00%
IFTNZ 6.15% 15/06/2025	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CENNZ 5.62% 06/04/2029	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.10%
NZD Total Currency Contracts - OSEQ	-0.26%

Generate KiwiSaver Stepping Stones 46-55 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 46-55****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	4.21%
Fisher & Paykel Healthcare Ltd	3.04%
T Rowe Price Global Equity Fund	2.75%
Infratil Ltd	2.61%
Contact Energy Ltd	1.92%
Amazon	1.87%
Nvidia	1.77%
Auckland International Airport Ltd	1.71%
Te Ahumairangi Global Equity Fund	1.59%
Meta Platforms	1.39%
Microsoft	1.34%
Spark New Zealand Ltd	1.15%
Kainga Ora 10/09/2035 1.534%	1.08%
Ebos Group Ltd	1.06%
NZLGFA 2.25% 15/05/2031	1.02%
A2 Milk Company Ltd	1.01%
Kainga Ora 24/04/2030 2.183%	0.99%
Precinct Properties NZ Ltd	0.95%
Chorus Ltd	0.95%
Meridian Energy Ltd	0.95%
Taiwan Semiconductor	0.89%
Goodman Property Trust	0.87%
Mainfreight Ltd	0.84%
SAB 2.30% 30/09/2025	0.80%
Mercury NZ Ltd	0.75%
NZGB 3.5% 14/04/2033	0.74%
Vector Ltd	0.74%
Summerset Group Holdings Ltd	0.72%
Berkshire Hathaway	0.71%
Worldwide Healthcare Trust P	0.70%
WSTP 6.73% 14/02/2034	0.69%
Apple Computer Inc	0.68%
NZ Govt Inflation Ind Bond 20/09/35	0.68%
ANZ 5.545 15/01/35 Corp	0.65%
AIANZ 5.452% 04/12/2031	0.64%
MEL 5.4% 21/03/2030	0.63%
Cheniere Energy Inc	0.61%
NZMS First Mortgage Securities Limited	0.58%

Elim Education Impact Inv Trust	0.58%
IPLNZ 4.00% 25/02/2027	0.58%
Alphabet	0.57%
Westpac Banking Corp	0.56%
IFTNZ 3.35% 15/12/2026	0.56%
Centuria Industrial Property 16/12/27 3.026%	0.56%
NZLGFA 4.5% 15/05/2030	0.56%
CENNZ Capital Bonds 4.33% 19/11/51	0.54%
IPLNZ 2.4% 31/08/2027	0.53%
Amphenol	0.53%
NZLGFA 3.50% 14/04/2033	0.53%
Community Finance OCHT Bonds 6.32% 20/12/27	0.53%
InPost	0.51%
TRGROP 3.532% 05/10/2026	0.51%
TRGROP 7.202% 11/10/2028	0.50%
PCT 2.85% 28/05/2027	0.49%
Freightways Ltd	0.48%
Kiwi Property Group Ltd	0.47%
NZLGFA 4.50% 14/05/2032	0.47%
LVMH	0.47%
JD.com Inc	0.47%
Netflix Inc	0.46%
National Australia Bank Ltd	0.45%
WBC 4.95% 21/01/2030	0.45%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.44%
IAGAU 5.32% 15/06/2038	0.44%
Corpay Inc	0.43%
TRPWR 4.995% 12/03/2032	0.43%
Royal Caribbean Cruises	0.43%
HomeCo Daily Needs REIT	0.43%
OCAX 3.3% 13/09/2028	0.42%
AUCKCN 4.6% 28/06/2030	0.41%
Kainga Ora 2.247% 05/10/2026	0.41%
Synopsys Inc	0.41%
Fletcher Building Ltd	0.40%
Pinterest Inc	0.40%
CIM Infrastructure III Fund	0.40%
Home Depot	0.40%
CENNZ 6.398% 21/11/2030	0.39%
FCGNZ 4.6% 08/11/2029	0.39%
Lam Research	0.39%
CNUNZ 4.35% 06/12/2028	0.38%
SBLDG 4.98% 10/04/2030	0.38%
HBLNZ 4.34% 30/09/2025 - CP	0.38%

Western Alliance	0.38%
NZ Govt Inflation Ind Bond 20/09/30	0.38%
Mirvac Group	0.38%
Willscot Mobile Mini	0.38%
AIA Group	0.38%
Elf Beauty	0.37%
Micron Technology Inc	0.37%
Wal-Mart Stores Inc	0.37%
KIWI 2.36% 11/12/2030	0.37%
Ryman Healthcare Ltd	0.36%
Broadcom Inc	0.35%
JPMorgan Chase & Co	0.35%
Eli Lilly	0.34%
Alamos Gold Inc	0.34%
NZLGFA 3% 15/05/2035	0.33%
NUVEEN ESG Small Cap ETF	0.33%
PCT 5.25% 09/05/2028	0.32%
Insurance Australia Group	0.32%
NZGB 4.50% 15/05/2030	0.32%
GENEPO 5.66% 09/06/2052	0.32%
Novva Data Centres	0.32%
RABOBK NFIX3FRA + 80 12/08/2026	0.31%
SBS 6.14% 07/03/2029	0.31%
Constellation Software Inc	0.30%
SUMNZ 6.43% 08/03/2030	0.30%
Intercontinental Exchange Inc	0.30%
KIWI 4.885% 02/04/2027	0.30%
MCYNZ 5.24% 21/03/2031	0.30%
Schneider Electric	0.29%
NZMS First Mortgage Securities Limited	0.29%
NZMS First Mortgage Securities Limited	0.29%
Verdi Social Housing 01/03/27 4.27%	0.29%
Elevance Health	0.27%
NZGB 2% 15/05/2032	0.27%
GoDaddy Inc	0.27%
Investore Property Ltd	0.27%
IFTNZ 5.93% 15/06/2030	0.27%
NZGB 0.25% 15/05/2028	0.26%
Salesforce	0.26%
Robinhood Markets Inc	0.26%
ANZ % 21/07/2026	0.26%
Willis Towers Watson PLC	0.26%
TRPWR 5.233% 30/06/2030	0.26%
Goodman Group	0.25%

Property Income Fund Ltd	0.25%
Newmont Mining Corp	0.25%
PFINZ 4.25% 01/10/2025	0.25%
ANZ 5.888% 16/01/2034	0.24%
VCTNZ 1.575% 06/10/2026	0.24%
CBAAU 6.86 11/09/32	0.24%
Intl Business Machines Corp	0.24%
Boston Scientific Corp	0.24%
BZLNZ 4.889% 19/11/2029	0.24%
SPKNZ 5.45% 18/09/2031	0.23%
Heal Partners Australia Fund 2	0.23%
WBC 5.754% 03/04/2034	0.23%
Spotify	0.23%
MCYNZ 6.42% 11/07/2054	0.23%
Port of Tauranga Ltd	0.23%
MCYNZ 5.73% 13/05/2052	0.22%
CBA 6.152% 27/11/2039	0.22%
Property for Industry Ltd	0.22%
HRT 7.51% 28/04/2033	0.22%
CRH Plc	0.22%
NZLGFA 5.00% 08/03/2034	0.21%
Uber Technologies Inc	0.21%
MNWNZ 3.97% 22/02/2029	0.21%
KPGNZ 5.35% 19/06/2030	0.20%
USD Total Cash at Bank	0.20%
Cintas Corp	0.20%
KIWI 4.746% 11/12/2029	0.20%
Asml Holding Nv	0.20%
Arista Networks Inc	0.20%
WIANZ 4% 01/04/2030	0.20%
IFTNZ 3.6% 15/12/2027	0.20%
WSTP NFIX3FRA + 73 06/07/2026	0.20%
AUCKCN NFIX3FRA + 53 04/10/2027	0.19%
Oceania Healthcare Ltd	0.19%
WSTP Float 12/12/25	0.19%
CENNZ 5.67% 10/03/54	0.19%
Texas Instruments Inc	0.19%
Delta Air Lines Inc	0.19%
International Consolidated Airlines Group	0.19%
Adyen NV	0.19%
MNWNZ 3.35% 29/07/2026	0.18%
United Airlines	0.18%
WBC 5.972% 10/07/2034	0.18%
CBAAU Float 09/01/30 Corp	0.18%

OCAZ 2.30% 19/10/2027	0.18%
NZGB 1.75% 15/05/2041	0.18%
ANZ 4.7% 15/12/2027	0.18%
ARVNZ 2.87% 22/02/2028	0.17%
Verdi Social Housing 22/03/28 5.7075%	0.17%
Coco-Cola Europacific	0.17%
BZLNZ NFIX3FRA + 73 23/11/2026	0.17%
BYD Company	0.17%
NZGB 1.5% 15/05/2031	0.17%
WIANZ 3.32% 24/09/2031	0.17%
European Opportunities Trust	0.17%
Republic Services	0.16%
RABO 5.31% 05/04/2029	0.16%
WBC 6.491% 23/06/2033	0.16%
NAB 5.74% 09/02/2034	0.16%
TRPWR 4.977% 29/11/2028	0.16%
AUD Total Cash at Bank	0.16%
McKesson	0.16%
Hermes International	0.16%
WBC 4.337% 24/09/2029	0.16%
NAB 5.2% 16/11/2026	0.15%
NAB 4.45% 18/10/2027	0.15%
HCA Holdings Inc	0.15%
AmerisourceBergen	0.14%
Thermo Fisher Scientific Inc	0.14%
USD Total Sundry Items	0.14%
FISERV INC	0.14%
Waste Connections	0.14%
Waste Management	0.14%
Eaton Corp PLC	0.14%
MNWNZ 5.36% 08/09/2027	0.14%
Kimco Realty	0.14%
GFL Environmental Inc	0.14%
MercadoLibre	0.14%
CNU 5.974% 18/09/2030	0.13%
NAB 5% 14/11/2029	0.13%
SUMNZ 6.59% 09/03/2029	0.13%
CBAAU 4.75% 17/08/2026	0.13%
Alibaba	0.13%
Manawa Energy	0.12%
Intuitive Surgical Inc	0.12%
Daiichi Sankyo Co Ltd	0.12%
EUR Total Cash at Bank	0.12%
Metcash Ltd	0.12%

NZ Govt Inflation Ind Bond 20/09/40	0.12%
Vertiv Holdings Co	0.12%
GMTNZ 3.656% 20/12/27	0.11%
Skyline Healthcare Group	0.11%
NAB 5.4% 16/11/2028	0.11%
NZX 6.8% 20/06/2033	0.11%
Wyndham Hotels	0.11%
Alaska Air Group Inc	0.10%
GMTNZ 2.559% 04/09/2030	0.10%
UnitedHealth Group Inc	0.10%
AVANZ NFIX1BID + 100 15/12/2049	0.10%
Icehouse Ventures Growth Fund II LP	0.10%
Bank of America	0.10%
Applied Materials Inc	0.09%
Prologis Inc	0.09%
ARGNZ 2.20% 27/10/2027	0.09%
MCYNZ 2.918% 17/11/2028	0.09%
Nike	0.09%
CBAAU 4.75% 13/01/2026	0.09%
AerCap Holdings NV	0.08%
BlackRock Inc	0.08%
The Coca Cola Company	0.08%
Chewy	0.08%
ANZ 4.75% 05/02/2027	0.08%
MOVAC Growth Fund 6 LP	0.07%
NZD Total Sundry Items	0.07%
GMTNZ 2.262% 04/09/2028	0.07%
SUMNZ 4.2% 24/09/2025	0.07%
SBS 4.32% 18/03/2027	0.07%
AIANZ 6.482% 16/11/2033	0.07%
VCTNZ 3.45% 27/05/2025	0.07%
WBC 4.8% 10/08/2026	0.07%
PFINZ 5.43% 13/09/2030	0.06%
NAB 2.9% 25/02/2027	0.06%
Air BnB	0.06%
New York Times Co	0.06%
NZ Govt Inflation Ind Bond 20/09/25	0.05%
ServiceNow	0.05%
SPKNZ 4.37% 29/09/2028	0.05%
Novo Nordisk - ADR	0.05%
AIANZ 6.22% 02/11/2029	0.04%
Goldman Sachs	0.04%
Reddit Inc	0.04%
IFTNZ 3.35% 15/03/2026	0.04%

Block Inc	0.04%
ANZ NZ 2.999% 17/09/2031	0.03%
AUD Total Sundry Items	0.02%
My Food Bag Group Ltd	0.02%
WBC 5% 19/09/2028	0.02%
AUD Total Currency Contracts - OSEQ	0.02%
SPKX 5.21% 18/09/2029	0.01%
IFTNZ 6.15% 15/06/2025	0.01%
HKD Total Cash at Bank	0.01%
HKD Total Sundry Items	0.00%
CENNZ 5.62% 06/04/2029	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.07%
NZD Total Currency Contracts - OSEQ	-0.18%

Generate KiwiSaver Stepping Stones 56-60 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 56-60****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	4.10%
Fisher & Paykel Healthcare Ltd	2.68%
Infratil Ltd	2.19%
Contact Energy Ltd	1.69%
Amazon	1.57%
Nvidia	1.55%
Auckland International Airport Ltd	1.51%
Kainga Ora 10/09/2035 1.534%	1.39%
T Rowe Price Global Equity Fund	1.38%
NZLGFA 2.25% 15/05/2031	1.31%
Kainga Ora 24/04/2030 2.183%	1.27%
Meta Platforms	1.23%
Microsoft	1.19%
SAB 2.30% 30/09/2025	1.03%
Spark New Zealand Ltd	1.01%
NZGB 3.5% 14/04/2033	0.95%
Ebos Group Ltd	0.93%
A2 Milk Company Ltd	0.89%
WSTP 6.73% 14/02/2034	0.88%
NZ Govt Inflation Ind Bond 20/09/35	0.87%
ANZ 5.545 15/01/35 Corp	0.84%
Precinct Properties NZ Ltd	0.84%
Chorus Ltd	0.84%
Meridian Energy Ltd	0.83%
AIANZ 5.452% 04/12/2031	0.82%
MEL 5.4% 21/03/2030	0.82%
Te Ahumairangi Global Equity Fund	0.79%
Taiwan Semiconductor	0.79%
Goodman Property Trust	0.76%
NZMS First Mortgage Securities Limited	0.75%
Elim Education Impact Inv Trust	0.75%
IPLNZ 4.00% 25/02/2027	0.75%
Mainfreight Ltd	0.74%
IFTNZ 3.35% 15/12/2026	0.72%
Centuria Industrial Property 16/12/27 3.026%	0.72%
NZLGFA 4.5% 15/05/2030	0.71%
CENNZ Capital Bonds 4.33% 19/11/51	0.69%
IPLNZ 2.4% 31/08/2027	0.68%

NZLGFA 3.50% 14/04/2033	0.68%
Community Finance OCHT Bonds 6.32% 20/12/27	0.68%
Mercury NZ Ltd	0.66%
TRGROP 3.532% 05/10/2026	0.65%
Vector Ltd	0.65%
TRGROP 7.202% 11/10/2028	0.64%
Summerset Group Holdings Ltd	0.63%
PCT 2.85% 28/05/2027	0.63%
Apple Computer Inc	0.61%
NZLGFA 4.50% 14/05/2032	0.61%
WBC 4.95% 21/01/2030	0.58%
IAGAU 5.32% 15/06/2038	0.56%
TRPWR 4.995% 12/03/2032	0.55%
Cheniere Energy Inc	0.55%
OCAX 3.3% 13/09/2028	0.54%
AUCKCN 4.6% 28/06/2030	0.53%
Kainga Ora 2.247% 05/10/2026	0.52%
Alphabet	0.51%
CENNZ 6.398% 21/11/2030	0.51%
FCGNZ 4.6% 08/11/2029	0.50%
Westpac Banking Corp	0.50%
CNUNZ 4.35% 06/12/2028	0.49%
SBLDG 4.98% 10/04/2030	0.49%
HBLNZ 4.34% 30/09/2025 - CP	0.49%
NZ Govt Inflation Ind Bond 20/09/30	0.49%
KIWI 2.36% 11/12/2030	0.47%
InPost	0.46%
Amphenol	0.46%
NZLGFA 3% 15/05/2035	0.43%
Freightways Ltd	0.42%
LVMH	0.42%
Kiwi Property Group Ltd	0.42%
JD.com Inc	0.42%
PCT 5.25% 09/05/2028	0.42%
NZGB 4.50% 15/05/2030	0.42%
GENEPO 5.66% 09/06/2052	0.41%
Netflix Inc	0.41%
RABOBK NFIX3FRA + 80 12/08/2026	0.40%
SBS 6.14% 07/03/2029	0.40%
National Australia Bank Ltd	0.40%
SUMNZ 6.43% 08/03/2030	0.39%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.39%
KIWI 4.885% 02/04/2027	0.39%
MCYNZ 5.24% 21/03/2031	0.39%

Corpay Inc	0.38%
Royal Caribbean Cruises	0.38%
NZMS First Mortgage Securities Limited	0.38%
NZMS First Mortgage Securities Limited	0.38%
HomeCo Daily Needs REIT	0.37%
Verdi Social Housing 01/03/27 4.27%	0.37%
Synopsys Inc	0.36%
Pinterest Inc	0.36%
Berkshire Hathaway	0.36%
Fletcher Building Ltd	0.36%
Home Depot	0.35%
Worldwide Healthcare Trust P	0.35%
NZGB 2% 15/05/2032	0.35%
IFTNZ 5.93% 15/06/2030	0.35%
Lam Research	0.34%
Western Alliance	0.34%
Willscot Mobile Mini	0.34%
NZGB 0.25% 15/05/2028	0.34%
Mirvac Group	0.33%
AIA Group	0.33%
ANZ % 21/07/2026	0.33%
TRPWR 5.233% 30/06/2030	0.33%
Micron Technology Inc	0.33%
Elf Beauty	0.33%
Wal-Mart Stores Inc	0.33%
Ryman Healthcare Ltd	0.32%
PFINZ 4.25% 01/10/2025	0.32%
ANZ 5.888% 16/01/2034	0.31%
VCTNZ 1.575% 06/10/2026	0.31%
Broadcom Inc	0.31%
JPMorgan Chase & Co	0.31%
CBAAU 6.86 11/09/32	0.31%
BZLNZ 4.889% 19/11/2029	0.30%
SPKNZ 5.45% 18/09/2031	0.30%
Alamos Gold Inc	0.30%
WBC 5.754% 03/04/2034	0.30%
MCYNZ 6.42% 11/07/2054	0.29%
MCYNZ 5.73% 13/05/2052	0.29%
CBA 6.152% 27/11/2039	0.29%
Insurance Australia Group	0.29%
HRT 7.51% 28/04/2033	0.28%
NZLGFA 5.00% 08/03/2034	0.28%
Constellation Software Inc	0.27%
Intercontinental Exchange Inc	0.27%

MNWNZ 3.97% 22/02/2029	0.27%
KPGNZ 5.35% 19/06/2030	0.26%
Schneider Electric	0.26%
KIWI 4.746% 11/12/2029	0.26%
Eli Lilly	0.26%
WIANZ 4% 01/04/2030	0.25%
IFTNZ 3.6% 15/12/2027	0.25%
WSTP NFIX3FRA + 73 06/07/2026	0.25%
AUCKCN NFIX3FRA + 53 04/10/2027	0.25%
WSTP Float 12/12/25	0.25%
CENNZ 5.67% 10/03/54	0.25%
Elevance Health	0.24%
GoDaddy Inc	0.24%
Investore Property Ltd	0.24%
MNWNZ 3.35% 29/07/2026	0.24%
WBC 5.972% 10/07/2034	0.23%
CBAAU Float 09/01/30 Corp	0.23%
OCANZ 2.30% 19/10/2027	0.23%
Salesforce	0.23%
Robinhood Markets Inc	0.23%
Willis Towers Watson PLC	0.23%
NZGB 1.75% 15/05/2041	0.23%
ANZ 4.7% 15/12/2027	0.23%
ARVNZ 2.87% 22/02/2028	0.22%
Verdi Social Housing 22/03/28 5.7075%	0.22%
Goodman Group	0.22%
Property Income Fund Ltd	0.22%
Newmont Mining Corp	0.22%
BZLNZ NFIX3FRA + 73 23/11/2026	0.22%
NZGB 1.5% 15/05/2031	0.22%
WIANZ 3.32% 24/09/2031	0.21%
Intl Business Machines Corp	0.21%
Boston Scientific Corp	0.21%
RABO 5.31% 05/04/2029	0.21%
WBC 6.491% 23/06/2033	0.21%
Spotify	0.20%
NAB 5.74% 09/02/2034	0.20%
TRPWR 4.977% 29/11/2028	0.20%
CIM Infrastructure III Fund	0.20%
WBC 4.337% 24/09/2029	0.20%
Port of Tauranga Ltd	0.20%
Property for Industry Ltd	0.20%
CRH Plc	0.19%
NAB 5.2% 16/11/2026	0.19%

NAB 4.45% 18/10/2027	0.19%
Uber Technologies Inc	0.19%
MNWNZ 5.36% 08/09/2027	0.18%
Cintas Corp	0.18%
Asml Holding Nv	0.18%
Arista Networks Inc	0.18%
CNU 5.974% 18/09/2030	0.17%
NAB 5% 14/11/2029	0.17%
Oceania Healthcare Ltd	0.17%
SUMNZ 6.59% 09/03/2029	0.17%
Texas Instruments Inc	0.17%
CBAAU 4.75% 17/08/2026	0.17%
Delta Air Lines Inc	0.17%
International Consolidated Airlines Group	0.16%
Adyen NV	0.16%
NUVEEN ESG Small Cap ETF	0.16%
United Airlines	0.16%
Nowva Data Centres	0.16%
USD Total Cash at Bank	0.16%
NZ Govt Inflation Ind Bond 20/09/40	0.15%
Coco-Cola Europacific	0.15%
BYD Company	0.15%
Republic Services	0.15%
GMTNZ 3.656% 20/12/27	0.14%
McKesson	0.14%
NAB 5.4% 16/11/2028	0.14%
Hermes International	0.14%
AUD Total Cash at Bank	0.14%
NZX 6.8% 20/06/2033	0.14%
GMTNZ 2.559% 04/09/2030	0.13%
HCA Holdings Inc	0.13%
AmerisourceBergen	0.13%
Thermo Fisher Scientific Inc	0.13%
FISERV INC	0.13%
Waste Connections	0.13%
AVANZ NFIX1BID + 100 15/12/2049	0.13%
Waste Management	0.13%
Eaton Corp PLC	0.13%
Kimco Realty	0.12%
GFL Environmental Inc	0.12%
MercadoLibre	0.12%
ARGNZ 2.20% 27/10/2027	0.12%
Heal Partners Australia Fund 2	0.12%
MCYNZ 2.918% 17/11/2028	0.11%

CBAAU 4.75% 13/01/2026	0.11%
Alibaba	0.11%
Intuitive Surgical Inc	0.11%
Manawa Energy	0.11%
Daiichi Sankyo Co Ltd	0.11%
EUR Total Cash at Bank	0.11%
Metcash Ltd	0.11%
Vertiv Holdings Co	0.10%
ANZ 4.75% 05/02/2027	0.10%
USD Total Sundry Items	0.10%
Skyline Healthcare Group	0.10%
Wyndham Hotels	0.09%
GMTNZ 2.262% 04/09/2028	0.09%
SUMNZ 4.2% 24/09/2025	0.09%
Alaska Air Group Inc	0.09%
SBS 4.32% 18/03/2027	0.09%
AIANZ 6.482% 16/11/2033	0.09%
UnitedHealth Group Inc	0.09%
VCTNZ 3.45% 27/05/2025	0.09%
Bank of America	0.08%
WBC 4.8% 10/08/2026	0.08%
Applied Materials Inc	0.08%
European Opportunities Trust	0.08%
Prologis Inc	0.08%
PFINZ 5.43% 13/09/2030	0.08%
NAB 2.9% 25/02/2027	0.08%
Nike	0.08%
AerCap Holdings NV	0.07%
BlackRock Inc	0.07%
The Coca Cola Company	0.07%
Chewy	0.07%
NZ Govt Inflation Ind Bond 20/09/25	0.07%
SPKNZ 4.37% 29/09/2028	0.07%
NZD Total Sundry Items	0.07%
Air BnB	0.06%
AIANZ 6.22% 02/11/2029	0.05%
New York Times Co	0.05%
IFTNZ 3.35% 15/03/2026	0.05%
Icehouse Ventures Growth Fund II LP	0.05%
ServiceNow	0.05%
ANZNZ 2.999% 17/09/2031	0.04%
MOVAC Growth Fund 6 LP	0.04%
Goldman Sachs	0.04%
Reddit Inc	0.04%

Block Inc	0.03%
AUD Total Sundry Items	0.02%
Novo Nordisk - ADR	0.02%
WBC 5% 19/09/2028	0.02%
AUD Total Currency Contracts - OSEQ	0.02%
My Food Bag Group Ltd	0.02%
SPKX 5.21% 18/09/2029	0.01%
IFTNZ 6.15% 15/06/2025	0.01%
HKD Total Cash at Bank	0.01%
HKD Total Sundry Items	0.00%
CENNZ 5.62% 06/04/2029	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.06%
NZD Total Currency Contracts - OSEQ	-0.14%

Generate KiwiSaver Stepping Stones 61-64 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 61 - 64****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	4.00%
Fisher & Paykel Healthcare Ltd	2.31%
Infratil Ltd	1.78%
Kainga Ora 10/09/2035 1.534%	1.70%
NZLGFA 2.25% 15/05/2031	1.60%
Kainga Ora 24/04/2030 2.183%	1.55%
Contact Energy Ltd	1.46%
Nvidia	1.34%
Auckland International Airport Ltd	1.30%
Amazon	1.26%
SAB 2.30% 30/09/2025	1.26%
NZGB 3.5% 14/04/2033	1.17%
Meta Platforms	1.08%
WSTP 6.73% 14/02/2034	1.08%
NZ Govt Inflation Ind Bond 20/09/35	1.07%
Microsoft	1.04%
ANZ 5.545 15/01/35 Corp	1.03%
AIANZ 5.452% 04/12/2031	1.01%
MEL 5.4% 21/03/2030	1.00%
NZMS First Mortgage Securities Limited	0.92%
Elim Education Impact Inv Trust	0.92%
IPLNZ 4.00% 25/02/2027	0.92%
IFTNZ 3.35% 15/12/2026	0.88%
Centuria Industrial Property 16/12/27 3.026%	0.88%
Spark New Zealand Ltd	0.87%
NZLGFA 4.5% 15/05/2030	0.87%
CENNZ Capital Bonds 4.33% 19/11/51	0.85%
IPLNZ 2.4% 31/08/2027	0.83%
NZLGFA 3.50% 14/04/2033	0.83%
Community Finance OCHT Bonds 6.32% 20/12/27	0.82%
Ebos Group Ltd	0.81%
TRGROP 3.532% 05/10/2026	0.79%
TRGROP 7.202% 11/10/2028	0.78%
PCT 2.85% 28/05/2027	0.77%
A2 Milk Company Ltd	0.77%
NZLGFA 4.50% 14/05/2032	0.74%
Precinct Properties NZ Ltd	0.73%
Chorus Ltd	0.72%

Meridian Energy Ltd	0.72%
WBC 4.95% 21/01/2030	0.70%
Taiwan Semiconductor	0.69%
IAGAU 5.32% 15/06/2038	0.68%
TRPWR 4.995% 12/03/2032	0.67%
OCAX 3.3% 13/09/2028	0.66%
Goodman Property Trust	0.66%
AUCKCN 4.6% 28/06/2030	0.65%
Mainfreight Ltd	0.64%
Kainga Ora 2.247% 05/10/2026	0.64%
CENNZ 6.398% 21/11/2030	0.62%
FCGNZ 4.6% 08/11/2029	0.61%
CNUNZ 4.35% 06/12/2028	0.60%
SBLDG 4.98% 10/04/2030	0.60%
HBLNZ 4.34% 30/09/2025 - CP	0.60%
NZ Govt Inflation Ind Bond 20/09/30	0.60%
KIWI 2.36% 11/12/2030	0.57%
Mercury NZ Ltd	0.57%
Vector Ltd	0.56%
Summerset Group Holdings Ltd	0.55%
Apple Computer Inc	0.53%
NZLGFA 3% 15/05/2035	0.52%
PCT 5.25% 09/05/2028	0.51%
NZGB 4.50% 15/05/2030	0.51%
GENEPO 5.66% 09/06/2052	0.51%
RABOBK NFIX3FRA + 80 12/08/2026	0.49%
SBS 6.14% 07/03/2029	0.49%
SUMNZ 6.43% 08/03/2030	0.48%
Cheniere Energy Inc	0.48%
KIWI 4.885% 02/04/2027	0.47%
MCYNZ 5.24% 21/03/2031	0.47%
NZMS First Mortgage Securities Limited	0.46%
NZMS First Mortgage Securities Limited	0.46%
Verdi Social Housing 01/03/27 4.27%	0.45%
Alphabet	0.45%
Westpac Banking Corp	0.43%
NZGB 2% 15/05/2032	0.42%
IFTNZ 5.93% 15/06/2030	0.42%
NZGB 0.25% 15/05/2028	0.41%
ANZ % 21/07/2026	0.40%
TRPWR 5.233% 30/06/2030	0.40%
InPost	0.40%
PFINZ 4.25% 01/10/2025	0.38%
ANZ 5.888% 16/01/2034	0.38%

VCTNZ 1.575% 06/10/2026	0.38%
Amphenol	0.38%
CBAAU 6.86 11/09/32	0.38%
BZLNZ 4.889% 19/11/2029	0.37%
SPKNZ 5.45% 18/09/2031	0.37%
LVMH	0.37%
JD.com Inc	0.37%
Freightways Ltd	0.36%
WBC 5.754% 03/04/2034	0.36%
Kiwi Property Group Ltd	0.36%
MCYNZ 6.42% 11/07/2054	0.36%
Netflix Inc	0.36%
MCYNZ 5.73% 13/05/2052	0.35%
CBA 6.152% 27/11/2039	0.35%
HRT 7.51% 28/04/2033	0.35%
National Australia Bank Ltd	0.34%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.34%
NZLGFA 5.00% 08/03/2034	0.34%
Corpay Inc	0.34%
Royal Caribbean Cruises	0.33%
MNWNZ 3.97% 22/02/2029	0.33%
HomeCo Daily Needs REIT	0.32%
KPGNZ 5.35% 19/06/2030	0.32%
KIWI 4.746% 11/12/2029	0.32%
Synopsys Inc	0.32%
Pinterest Inc	0.31%
WIANZ 4% 01/04/2030	0.31%
Home Depot	0.31%
Fletcher Building Ltd	0.31%
IFTNZ 3.6% 15/12/2027	0.31%
WSTP NFIX3FRA + 73 06/07/2026	0.31%
AUCKCN NFIX3FRA + 53 04/10/2027	0.31%
WSTP Float 12/12/25	0.30%
Lam Research	0.30%
CENNZ 5.67% 10/03/54	0.30%
Western Alliance	0.30%
Willscot Mobile Mini	0.30%
AIA Group	0.29%
Mirvac Group	0.29%
MNWNZ 3.35% 29/07/2026	0.29%
Wal-Mart Stores Inc	0.29%
Micron Technology Inc	0.29%
WBC 5.972% 10/07/2034	0.29%
Elf Beauty	0.29%

CBAAU Float 09/01/30 Corp	0.29%
OCANZ 2.30% 19/10/2027	0.28%
Ryman Healthcare Ltd	0.28%
NZGB 1.75% 15/05/2041	0.28%
ANZ 4.7% 15/12/2027	0.27%
ARVNZ 2.87% 22/02/2028	0.27%
Broadcom Inc	0.27%
Verdi Social Housing 22/03/28 5.7075%	0.27%
JPMorgan Chase & Co	0.27%
BZLNZ NFIX3FRA + 73 23/11/2026	0.26%
NZGB 1.5% 15/05/2031	0.26%
Alamos Gold Inc	0.26%
WIANZ 3.32% 24/09/2031	0.26%
RABO 5.31% 05/04/2029	0.25%
WBC 6.491% 23/06/2033	0.25%
NAB 5.74% 09/02/2034	0.25%
TRPWR 4.977% 29/11/2028	0.25%
Insurance Australia Group	0.25%
WBC 4.337% 24/09/2029	0.24%
Constellation Software Inc	0.24%
Intercontinental Exchange Inc	0.24%
NAB 5.2% 16/11/2026	0.24%
NAB 4.45% 18/10/2027	0.23%
Schneider Electric	0.23%
MNWNZ 5.36% 08/09/2027	0.22%
Elevance Health	0.21%
CNU 5.974% 18/09/2030	0.21%
GoDaddy Inc	0.21%
NAB 5% 14/11/2029	0.21%
SUMNZ 6.59% 09/03/2029	0.21%
Investore Property Ltd	0.20%
CBAAU 4.75% 17/08/2026	0.20%
Salesforce	0.20%
Robinhood Markets Inc	0.20%
Willis Towers Watson PLC	0.20%
Newmont Mining Corp	0.19%
Goodman Group	0.19%
Property Income Fund Ltd	0.19%
NZ Govt Inflation Ind Bond 20/09/40	0.19%
Intl Business Machines Corp	0.19%
Boston Scientific Corp	0.18%
Spotify	0.18%
Eli Lilly	0.17%
Port of Tauranga Ltd	0.17%

GMTNZ 3.656% 20/12/27	0.17%
CRH Plc	0.17%
Property for Industry Ltd	0.17%
NAB 5.4% 16/11/2028	0.17%
NZX 6.8% 20/06/2033	0.17%
Uber Technologies Inc	0.16%
GMTNZ 2.559% 04/09/2030	0.16%
Cintas Corp	0.16%
Asml Holding Nv	0.16%
AVANZ NFIX1BID + 100 15/12/2049	0.15%
Arista Networks Inc	0.15%
Texas Instruments Inc	0.15%
Oceania Healthcare Ltd	0.15%
Delta Air Lines Inc	0.15%
International Consolidated Airlines Group	0.14%
Adyen NV	0.14%
ARGNZ 2.20% 27/10/2027	0.14%
United Airlines	0.14%
MCYNZ 2.918% 17/11/2028	0.14%
CBAAU 4.75% 13/01/2026	0.14%
Coco-Cola Europacific	0.13%
BYD Company	0.13%
Republic Services	0.13%
ANZ 4.75% 05/02/2027	0.12%
McKesson	0.12%
Hermes International	0.12%
AUD Total Cash at Bank	0.12%
HCA Holdings Inc	0.12%
AmerisourceBergen	0.11%
GMTNZ 2.262% 04/09/2028	0.11%
SUMNZ 4.2% 24/09/2025	0.11%
Thermo Fisher Scientific Inc	0.11%
SBS 4.32% 18/03/2027	0.11%
FISERV INC	0.11%
Waste Connections	0.11%
Waste Management	0.11%
Eaton Corp PLC	0.11%
AIANZ 6.482% 16/11/2033	0.11%
Kimco Realty	0.11%
GFL Environmental Inc	0.11%
USD Total Cash at Bank	0.11%
MercadoLibre	0.11%
VCTNZ 3.45% 27/05/2025	0.11%
WBC 4.8% 10/08/2026	0.10%

PFINZ 5.43% 13/09/2030	0.10%
NAB 2.9% 25/02/2027	0.10%
Alibaba	0.10%
Intuitive Surgical Inc	0.10%
Manawa Energy	0.09%
Daiichi Sankyo Co Ltd	0.09%
EUR Total Cash at Bank	0.09%
Metcash Ltd	0.09%
Vertiv Holdings Co	0.09%
NZ Govt Inflation Ind Bond 20/09/25	0.08%
Skyline Healthcare Group	0.08%
Wyndham Hotels	0.08%
SPKNZ 4.37% 29/09/2028	0.08%
Alaska Air Group Inc	0.08%
UnitedHealth Group Inc	0.08%
Bank of America	0.07%
Applied Materials Inc	0.07%
Prologis Inc	0.07%
Nike	0.07%
AerCap Holdings NV	0.07%
AIANZ 6.22% 02/11/2029	0.06%
BlackRock Inc	0.06%
The Coca Cola Company	0.06%
Chewy	0.06%
IFTNZ 3.35% 15/03/2026	0.06%
NZD Total Sundry Items	0.06%
USD Total Sundry Items	0.06%
ANZ 2.999% 17/09/2031	0.05%
Air BnB	0.05%
New York Times Co	0.04%
ServiceNow	0.04%
Goldman Sachs	0.03%
Reddit Inc	0.03%
Block Inc	0.03%
AUD Total Sundry Items	0.03%
WBC 5% 19/09/2028	0.03%
AUD Total Currency Contracts - OSEQ	0.02%
SPKX 5.21% 18/09/2029	0.02%
My Food Bag Group Ltd	0.02%
IFTNZ 6.15% 15/06/2025	0.01%
HKD Total Cash at Bank	0.01%
CENNZ 5.62% 06/04/2029	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%

GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.06%
NZD Total Currency Contracts - OSEQ	-0.11%

Generate KiwiSaver Stepping Stones 65-75 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 65-75****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	3.96%
Kainga Ora 10/09/2035 1.534%	2.00%
NZLGFA 2.25% 15/05/2031	1.88%
Kainga Ora 24/04/2030 2.183%	1.83%
Fisher & Paykel Healthcare Ltd	1.76%
SAB 2.30% 30/09/2025	1.48%
NZGB 3.5% 14/04/2033	1.37%
Infratil Ltd	1.35%
WSTP 6.73% 14/02/2034	1.27%
NZ Govt Inflation Ind Bond 20/09/35	1.26%
ANZ 5.545 15/01/35 Corp	1.21%
AIANZ 5.452% 04/12/2031	1.18%
MEL 5.4% 21/03/2030	1.17%
Contact Energy Ltd	1.11%
NZMS First Mortgage Securities Limited	1.08%
Elim Education Impact Inv Trust	1.08%
IPLNZ 4.00% 25/02/2027	1.08%
IFTNZ 3.35% 15/12/2026	1.03%
Centuria Industrial Property 16/12/27 3.026%	1.03%
NZLGFA 4.5% 15/05/2030	1.03%
CENNZ Capital Bonds 4.33% 19/11/51	1.00%
Nvidia	0.99%
Auckland International Airport Ltd	0.99%
IPLNZ 2.4% 31/08/2027	0.98%
NZLGFA 3.50% 14/04/2033	0.97%
Community Finance OCHT Bonds 6.32% 20/12/27	0.97%
Amazon	0.94%
TRGROP 3.532% 05/10/2026	0.93%
TRGROP 7.202% 11/10/2028	0.92%
PCT 2.85% 28/05/2027	0.91%
NZLGFA 4.50% 14/05/2032	0.87%
WBC 4.95% 21/01/2030	0.83%
IAGAU 5.32% 15/06/2038	0.81%
Meta Platforms	0.80%
TRPWR 4.995% 12/03/2032	0.79%
OCAX 3.3% 13/09/2028	0.78%
Microsoft	0.77%
AUCKCN 4.6% 28/06/2030	0.76%

Kainga Ora 2.247% 05/10/2026	0.75%
CENNZ 6.398% 21/11/2030	0.73%
FCGNZ 4.6% 08/11/2029	0.72%
CNUNZ 4.35% 06/12/2028	0.71%
SBLDG 4.98% 10/04/2030	0.70%
HBLNZ 4.34% 30/09/2025 - CP	0.70%
NZ Govt Inflation Ind Bond 20/09/30	0.70%
KIWI 2.36% 11/12/2030	0.68%
Spark New Zealand Ltd	0.66%
NZLGFA 3% 15/05/2035	0.62%
Ebos Group Ltd	0.61%
PCT 5.25% 09/05/2028	0.60%
NZGB 4.50% 15/05/2030	0.60%
GENEPO 5.66% 09/06/2052	0.60%
A2 Milk Company Ltd	0.58%
RABOBK NFIX3FRA + 80 12/08/2026	0.58%
SBS 6.14% 07/03/2029	0.58%
SUMNZ 6.43% 08/03/2030	0.56%
KIWI 4.885% 02/04/2027	0.56%
MCYNZ 5.24% 21/03/2031	0.56%
Precinct Properties NZ Ltd	0.55%
Chorus Ltd	0.55%
Meridian Energy Ltd	0.55%
NZMS First Mortgage Securities Limited	0.54%
NZMS First Mortgage Securities Limited	0.54%
Verdi Social Housing 01/03/27 4.27%	0.53%
Taiwan Semiconductor	0.51%
Goodman Property Trust	0.50%
NZGB 2% 15/05/2032	0.50%
IFTNZ 5.93% 15/06/2030	0.50%
Mainfreight Ltd	0.49%
NZGB 0.25% 15/05/2028	0.49%
ANZ % 21/07/2026	0.48%
TRPWR 5.233% 30/06/2030	0.47%
PFINZ 4.25% 01/10/2025	0.45%
ANZ 5.888% 16/01/2034	0.45%
VCTNZ 1.575% 06/10/2026	0.45%
CBAAU 6.86 11/09/32	0.44%
BZLNZ 4.889% 19/11/2029	0.44%
Mercury NZ Ltd	0.43%
SPKNZ 5.45% 18/09/2031	0.43%
WBC 5.754% 03/04/2034	0.43%
Vector Ltd	0.43%
MCYNZ 6.42% 11/07/2054	0.42%

MCYNZ 5.73% 13/05/2052	0.41%
CBA 6.152% 27/11/2039	0.41%
Summerset Group Holdings Ltd	0.41%
HRT 7.51% 28/04/2033	0.41%
NZLGFA 5.00% 08/03/2034	0.40%
Apple Computer Inc	0.39%
MNWNZ 3.97% 22/02/2029	0.38%
KPGNZ 5.35% 19/06/2030	0.38%
KIWI 4.746% 11/12/2029	0.37%
WIANZ 4% 01/04/2030	0.36%
IFTNZ 3.6% 15/12/2027	0.36%
WSTP NFIX3FRA + 73 06/07/2026	0.36%
AUCKCN NFIX3FRA + 53 04/10/2027	0.36%
WSTP Float 12/12/25	0.36%
Cheniere Energy Inc	0.35%
CENNZ 5.67% 10/03/54	0.35%
MNWNZ 3.35% 29/07/2026	0.34%
WBC 5.972% 10/07/2034	0.34%
CBAAU Float 09/01/30 Corp	0.34%
OCANZ 2.30% 19/10/2027	0.34%
Alphabet	0.33%
NZGB 1.75% 15/05/2041	0.33%
Westpac Banking Corp	0.32%
ANZ 4.7% 15/12/2027	0.32%
ARVNZ 2.87% 22/02/2028	0.32%
Verdi Social Housing 22/03/28 5.7075%	0.32%
BZLNZ NFIX3FRA + 73 23/11/2026	0.31%
NZGB 1.5% 15/05/2031	0.31%
WIANZ 3.32% 24/09/2031	0.31%
RABO 5.31% 05/04/2029	0.30%
InPost	0.30%
WBC 6.491% 23/06/2033	0.30%
NAB 5.74% 09/02/2034	0.29%
TRPWR 4.977% 29/11/2028	0.29%
WBC 4.337% 24/09/2029	0.29%
Amphenol	0.28%
NAB 5.2% 16/11/2026	0.28%
Freightways Ltd	0.28%
NAB 4.45% 18/10/2027	0.28%
Kiwi Property Group Ltd	0.27%
JD.com Inc	0.27%
LVMH	0.27%
Netflix Inc	0.26%
National Australia Bank Ltd	0.26%

MNWNZ 5.36% 08/09/2027	0.26%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.26%
Corpay Inc	0.25%
CNU 5.974% 18/09/2030	0.25%
NAB 5% 14/11/2029	0.25%
Royal Caribbean Cruises	0.25%
HomeCo Daily Needs REIT	0.25%
SUMNZ 6.59% 09/03/2029	0.25%
CBAAU 4.75% 17/08/2026	0.24%
Synopsys Inc	0.23%
Fletcher Building Ltd	0.23%
Pinterest Inc	0.23%
Home Depot	0.23%
Lam Research	0.22%
NZ Govt Inflation Ind Bond 20/09/40	0.22%
Western Alliance	0.22%
Mirvac Group	0.22%
Willscot Mobile Mini	0.22%
AIA Group	0.22%
Elf Beauty	0.21%
Micron Technology Inc	0.21%
Wal-Mart Stores Inc	0.21%
Ryman Healthcare Ltd	0.21%
Broadcom Inc	0.20%
GMTNZ 3.656% 20/12/27	0.20%
JPMorgan Chase & Co	0.20%
NAB 5.4% 16/11/2028	0.20%
NZX 6.8% 20/06/2033	0.20%
Alamos Gold Inc	0.19%
GMTNZ 2.559% 04/09/2030	0.19%
Insurance Australia Group	0.19%
AVANZ NFIX1BID + 100 15/12/2049	0.18%
Constellation Software Inc	0.18%
Intercontinental Exchange Inc	0.17%
Schneider Electric	0.17%
ARGNZ 2.20% 27/10/2027	0.17%
MCYNZ 2.918% 17/11/2028	0.17%
CBAAU 4.75% 13/01/2026	0.16%
Elevance Health	0.16%
Investore Property Ltd	0.16%
GoDaddy Inc	0.16%
Salesforce	0.15%
Robinhood Markets Inc	0.15%
Willis Towers Watson PLC	0.15%

Goodman Group	0.15%
ANZ 4.75% 05/02/2027	0.14%
Property Income Fund Ltd	0.14%
Newmont Mining Corp	0.14%
Intl Business Machines Corp	0.14%
Boston Scientific Corp	0.14%
Spotify	0.13%
GMTNZ 2.262% 04/09/2028	0.13%
SUMNZ 4.2% 24/09/2025	0.13%
SBS 4.32% 18/03/2027	0.13%
Port of Tauranga Ltd	0.13%
Property for Industry Ltd	0.13%
AIANZ 6.482% 16/11/2033	0.13%
Eli Lilly	0.13%
CRH Plc	0.13%
VCTNZ 3.45% 27/05/2025	0.13%
Uber Technologies Inc	0.12%
WBC 4.8% 10/08/2026	0.12%
PFINZ 5.43% 13/09/2030	0.12%
Cintas Corp	0.12%
NAB 2.9% 25/02/2027	0.12%
Asml Holding Nv	0.12%
Arista Networks Inc	0.11%
Oceania Healthcare Ltd	0.11%
Texas Instruments Inc	0.11%
Delta Air Lines Inc	0.11%
International Consolidated Airlines Group	0.11%
Adyen NV	0.11%
United Airlines	0.11%
NZ Govt Inflation Ind Bond 20/09/25	0.10%
Coco-Cola Europacific	0.10%
BYD Company	0.10%
SPKNZ 4.37% 29/09/2028	0.09%
Republic Services	0.09%
AUD Total Cash at Bank	0.09%
McKesson	0.09%
Hermes International	0.09%
HCA Holdings Inc	0.09%
AmerisourceBergen	0.08%
Thermo Fisher Scientific Inc	0.08%
FISERV INC	0.08%
Waste Connections	0.08%
Waste Management	0.08%
Eaton Corp PLC	0.08%

Kimco Realty	0.08%
GFL Environmental Inc	0.08%
USD Total Cash at Bank	0.08%
MercadoLibre	0.08%
AIANZ 6.22% 02/11/2029	0.08%
Alibaba	0.07%
Manawa Energy	0.07%
Intuitive Surgical Inc	0.07%
IFTNZ 3.35% 15/03/2026	0.07%
Daiichi Sankyo Co Ltd	0.07%
EUR Total Cash at Bank	0.07%
Metcash Ltd	0.07%
Vertiv Holdings Co	0.07%
ANZ 2.999% 17/09/2031	0.06%
Skyline Healthcare Group	0.06%
Wyndham Hotels	0.06%
Alaska Air Group Inc	0.06%
UnitedHealth Group Inc	0.06%
Bank of America	0.05%
Applied Materials Inc	0.05%
Prologis Inc	0.05%
Nike	0.05%
AerCap Holdings NV	0.05%
BlackRock Inc	0.05%
The Coca Cola Company	0.05%
NZD Total Sundry Items	0.05%
Chewy	0.05%
USD Total Sundry Items	0.04%
Air BnB	0.04%
WBC 5% 19/09/2028	0.03%
New York Times Co	0.03%
AUD Total Sundry Items	0.03%
ServiceNow	0.03%
AUD Total Currency Contracts - OSEQ	0.03%
Goldman Sachs	0.02%
Reddit Inc	0.02%
Block Inc	0.02%
SPKX 5.21% 18/09/2029	0.02%
IFTNZ 6.15% 15/06/2025	0.01%
My Food Bag Group Ltd	0.01%
HKD Total Cash at Bank	0.00%
CENNZ 5.62% 06/04/2029	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%

GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.04%
NZD Total Currency Contracts - OSEQ	-0.08%

Generate KiwiSaver Stepping Stones 76+ Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones 76+****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	3.93%
Kainga Ora 10/09/2035 1.534%	2.30%
NZLGFA 2.25% 15/05/2031	2.17%
Kainga Ora 24/04/2030 2.183%	2.11%
SAB 2.30% 30/09/2025	1.71%
NZGB 3.5% 14/04/2033	1.58%
WSTP 6.73% 14/02/2034	1.46%
NZ Govt Inflation Ind Bond 20/09/35	1.45%
ANZ 5.545 15/01/35 Corp	1.39%
AIANZ 5.452% 04/12/2031	1.36%
MEL 5.4% 21/03/2030	1.35%
NZMS First Mortgage Securities Limited	1.24%
Elim Education Impact Inv Trust	1.24%
IPLNZ 4.00% 25/02/2027	1.24%
Fisher & Paykel Healthcare Ltd	1.20%
IFTNZ 3.35% 15/12/2026	1.19%
Centuria Industrial Property 16/12/27 3.026%	1.19%
NZLGFA 4.5% 15/05/2030	1.18%
CENNZ Capital Bonds 4.33% 19/11/51	1.15%
IPLNZ 2.4% 31/08/2027	1.13%
NZLGFA 3.50% 14/04/2033	1.12%
Community Finance OCHT Bonds 6.32% 20/12/27	1.12%
TRGROP 3.532% 05/10/2026	1.08%
TRGROP 7.202% 11/10/2028	1.06%
PCT 2.85% 28/05/2027	1.05%
NZLGFA 4.50% 14/05/2032	1.00%
WBC 4.95% 21/01/2030	0.95%
IAGAU 5.32% 15/06/2038	0.93%
Infratil Ltd	0.92%
TRPWR 4.995% 12/03/2032	0.92%
OCAX 3.3% 13/09/2028	0.90%
AUCKCN 4.6% 28/06/2030	0.88%
Kainga Ora 2.247% 05/10/2026	0.87%
CENNZ 6.398% 21/11/2030	0.84%
FCGNZ 4.6% 08/11/2029	0.83%
CNUNZ 4.35% 06/12/2028	0.82%
SBLDG 4.98% 10/04/2030	0.81%
HBLNZ 4.34% 30/09/2025 - CP	0.81%

NZ Govt Inflation Ind Bond 20/09/30	0.81%
KIWI 2.36% 11/12/2030	0.78%
Contact Energy Ltd	0.76%
NZLGFA 3% 15/05/2035	0.71%
PCT 5.25% 09/05/2028	0.69%
NZGB 4.50% 15/05/2030	0.69%
GENEPO 5.66% 09/06/2052	0.69%
Auckland International Airport Ltd	0.67%
RABOBK NFIX3FRA + 80 12/08/2026	0.67%
SBS 6.14% 07/03/2029	0.66%
SUMNZ 6.43% 08/03/2030	0.65%
Nvidia	0.64%
KIWI 4.885% 02/04/2027	0.64%
MCYNZ 5.24% 21/03/2031	0.64%
NZMS First Mortgage Securities Limited	0.62%
NZMS First Mortgage Securities Limited	0.62%
Verdi Social Housing 01/03/27 4.27%	0.62%
Amazon	0.61%
NZGB 2% 15/05/2032	0.57%
IFTNZ 5.93% 15/06/2030	0.57%
NZGB 0.25% 15/05/2028	0.56%
ANZ % 21/07/2026	0.55%
TRPWR 5.233% 30/06/2030	0.54%
PFINZ 4.25% 01/10/2025	0.52%
Meta Platforms	0.52%
ANZ 5.888% 16/01/2034	0.52%
VCTNZ 1.575% 06/10/2026	0.52%
CBAAU 6.86 11/09/32	0.51%
BZLNZ 4.889% 19/11/2029	0.50%
Microsoft	0.50%
SPKNZ 5.45% 18/09/2031	0.50%
WBC 5.754% 03/04/2034	0.49%
MCYNZ 6.42% 11/07/2054	0.49%
MCYNZ 5.73% 13/05/2052	0.48%
CBA 6.152% 27/11/2039	0.48%
HRT 7.51% 28/04/2033	0.47%
NZLGFA 5.00% 08/03/2034	0.46%
Spark New Zealand Ltd	0.45%
MNWNZ 3.97% 22/02/2029	0.44%
KPGNZ 5.35% 19/06/2030	0.44%
KIWI 4.746% 11/12/2029	0.43%
WIANZ 4% 01/04/2030	0.42%
Ebos Group Ltd	0.42%
IFTNZ 3.6% 15/12/2027	0.42%

WSTP NFIX3FRA + 73 06/07/2026	0.42%
AUCKCN NFIX3FRA + 53 04/10/2027	0.41%
WSTP Float 12/12/25	0.41%
CENNZ 5.67% 10/03/54	0.41%
A2 Milk Company Ltd	0.40%
MNWNZ 3.35% 29/07/2026	0.39%
WBC 5.972% 10/07/2034	0.39%
CBAAU Float 09/01/30 Corp	0.39%
OCANZ 2.30% 19/10/2027	0.39%
NZGB 1.75% 15/05/2041	0.38%
Precinct Properties NZ Ltd	0.38%
Chorus Ltd	0.37%
ANZ 4.7% 15/12/2027	0.37%
Meridian Energy Ltd	0.37%
ARVNZ 2.87% 22/02/2028	0.37%
Verdi Social Housing 22/03/28 5.7075%	0.37%
BZLNZ NFIX3FRA + 73 23/11/2026	0.36%
NZGB 1.5% 15/05/2031	0.36%
WIANZ 3.32% 24/09/2031	0.36%
Goodman Property Trust	0.34%
RABO 5.31% 05/04/2029	0.34%
WBC 6.491% 23/06/2033	0.34%
NAB 5.74% 09/02/2034	0.34%
TRPWR 4.977% 29/11/2028	0.34%
Taiwan Semiconductor	0.33%
Mainfreight Ltd	0.33%
WBC 4.337% 24/09/2029	0.33%
NAB 5.2% 16/11/2026	0.32%
NAB 4.45% 18/10/2027	0.32%
MNWNZ 5.36% 08/09/2027	0.30%
Mercury NZ Ltd	0.30%
Vector Ltd	0.29%
CNU 5.974% 18/09/2030	0.29%
NAB 5% 14/11/2029	0.28%
Summerset Group Holdings Ltd	0.28%
SUMNZ 6.59% 09/03/2029	0.28%
CBAAU 4.75% 17/08/2026	0.28%
Apple Computer Inc	0.25%
NZ Govt Inflation Ind Bond 20/09/40	0.25%
GMTNZ 3.656% 20/12/27	0.23%
Cheniere Energy Inc	0.23%
NAB 5.4% 16/11/2028	0.23%
NZX 6.8% 20/06/2033	0.23%
Westpac Banking Corp	0.22%

GMTNZ 2.559% 04/09/2030	0.22%
Alphabet	0.21%
AVANZ NFIX1BID + 100 15/12/2049	0.21%
ARGNZ 2.20% 27/10/2027	0.19%
InPost	0.19%
MCYNZ 2.918% 17/11/2028	0.19%
Freightways Ltd	0.19%
Kiwi Property Group Ltd	0.19%
CBAAU 4.75% 13/01/2026	0.18%
Amphenol	0.18%
National Australia Bank Ltd	0.18%
JD.com Inc	0.18%
LVMH	0.18%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.17%
Netflix Inc	0.17%
HomeCo Daily Needs REIT	0.17%
ANZ 4.75% 05/02/2027	0.17%
Corpay Inc	0.16%
Royal Caribbean Cruises	0.16%
Fletcher Building Ltd	0.16%
Synopsys Inc	0.15%
GMTNZ 2.262% 04/09/2028	0.15%
SUMNZ 4.2% 24/09/2025	0.15%
Pinterest Inc	0.15%
SBS 4.32% 18/03/2027	0.15%
Mirvac Group	0.15%
AIANZ 6.482% 16/11/2033	0.15%
Home Depot	0.15%
Lam Research	0.15%
VCTNZ 3.45% 27/05/2025	0.14%
Ryman Healthcare Ltd	0.14%
Western Alliance	0.14%
Willscot Mobile Mini	0.14%
AIA Group	0.14%
WBC 4.8% 10/08/2026	0.14%
Elf Beauty	0.14%
Micron Technology Inc	0.14%
Wal-Mart Stores Inc	0.14%
PFINZ 5.43% 13/09/2030	0.14%
NAB 2.9% 25/02/2027	0.13%
Broadcom Inc	0.13%
JPMorgan Chase & Co	0.13%
Insurance Australia Group	0.13%
Alamos Gold Inc	0.13%

Constellation Software Inc	0.11%
Intercontinental Exchange Inc	0.11%
NZ Govt Inflation Ind Bond 20/09/25	0.11%
Schneider Electric	0.11%
SPKNZ 4.37% 29/09/2028	0.11%
Investore Property Ltd	0.11%
Elevance Health	0.10%
GoDaddy Inc	0.10%
Goodman Group	0.10%
Property Income Fund Ltd	0.10%
Salesforce	0.10%
Robinhood Markets Inc	0.10%
Willis Towers Watson PLC	0.10%
Newmont Mining Corp	0.09%
Intl Business Machines Corp	0.09%
Port of Tauranga Ltd	0.09%
Boston Scientific Corp	0.09%
Property for Industry Ltd	0.09%
AIANZ 6.22% 02/11/2029	0.09%
Spotify	0.09%
Eli Lilly	0.08%
CRH Plc	0.08%
IFTNZ 3.35% 15/03/2026	0.08%
Uber Technologies Inc	0.08%
Oceania Healthcare Ltd	0.08%
Cintas Corp	0.08%
Asml Holding Nv	0.07%
Arista Networks Inc	0.07%
ANZNZ 2.999% 17/09/2031	0.07%
Texas Instruments Inc	0.07%
Delta Air Lines Inc	0.07%
International Consolidated Airlines Group	0.07%
Adyen NV	0.07%
United Airlines	0.07%
Coco-Cola Europacific	0.06%
BYD Company	0.06%
AUD Total Cash at Bank	0.06%
Republic Services	0.06%
McKesson	0.06%
Hermes International	0.06%
HCA Holdings Inc	0.06%
AmerisourceBergen	0.05%
Thermo Fisher Scientific Inc	0.05%
FISERV INC	0.05%

Waste Connections	0.05%
Eaton Corp PLC	0.05%
Waste Management	0.05%
Kimco Realty	0.05%
GFL Environmental Inc	0.05%
USD Total Cash at Bank	0.05%
MercadoLibre	0.05%
Manawa Energy	0.05%
Metcash Ltd	0.05%
Alibaba	0.05%
Intuitive Surgical Inc	0.05%
Daiichi Sankyo Co Ltd	0.05%
EUR Total Cash at Bank	0.05%
Vertiv Holdings Co	0.04%
Skyline Healthcare Group	0.04%
Wyndham Hotels	0.04%
Alaska Air Group Inc	0.04%
WBC 5% 19/09/2028	0.04%
UnitedHealth Group Inc	0.04%
Bank of America	0.04%
Applied Materials Inc	0.04%
Prologis Inc	0.03%
NZD Total Sundry Items	0.03%
Nike	0.03%
AUD Total Sundry Items	0.03%
AerCap Holdings NV	0.03%
BlackRock Inc	0.03%
The Coca Cola Company	0.03%
Chewy	0.03%
AUD Total Currency Contracts - OSEQ	0.03%
USD Total Sundry Items	0.03%
Air BnB	0.02%
SPKX 5.21% 18/09/2029	0.02%
New York Times Co	0.02%
ServiceNow	0.02%
IFTNZ 6.15% 15/06/2025	0.02%
Goldman Sachs	0.02%
Reddit Inc	0.01%
Block Inc	0.01%
My Food Bag Group Ltd	0.01%
HKD Total Cash at Bank	0.00%
CENNZ 5.62% 06/04/2029	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%

GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Sundry Items	-0.03%
NZD Total Currency Contracts - OSEQ	-0.05%

Generate KiwiSaver Stepping Stones Growth 0-50 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 0-50****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	5.63%
NZD Total Cash at Bank	4.24%
Amazon	3.57%
Fisher & Paykel Healthcare Ltd	3.49%
Nvidia	3.34%
Te Ahumairangi Global Equity Fund	3.25%
Infratil Ltd	3.23%
Meta Platforms	2.62%
Microsoft	2.53%
Contact Energy Ltd	2.20%
Auckland International Airport Ltd	1.97%
Taiwan Semiconductor	1.68%
Berkshire Hathaway	1.46%
Worldwide Healthcare Trust P	1.43%
Spark New Zealand Ltd	1.32%
Apple Computer Inc	1.29%
Ebos Group Ltd	1.22%
Cheniere Energy Inc	1.16%
A2 Milk Company Ltd	1.16%
Precinct Properties NZ Ltd	1.10%
Chorus Ltd	1.09%
Meridian Energy Ltd	1.09%
Alphabet	1.08%
Amphenol	1.01%
Goodman Property Trust	1.00%
InPost	0.97%
Mainfreight Ltd	0.97%
LVMH	0.89%
JD.com Inc	0.88%
Netflix Inc	0.87%
Mercury NZ Ltd	0.86%
Vector Ltd	0.85%
Summerset Group Holdings Ltd	0.82%
CIM Infrastructure III Fund	0.82%
Corpay Inc	0.82%
Royal Caribbean Cruises	0.81%
Synopsys Inc	0.77%
Pinterest Inc	0.76%

Home Depot	0.75%
Lam Research	0.73%
Western Alliance	0.72%
Willscot Mobile Mini	0.71%
AIA Group	0.71%
Wal-Mart Stores Inc	0.70%
Micron Technology Inc	0.69%
Elf Beauty	0.69%
NUVEEN ESG Small Cap ETF	0.67%
Broadcom Inc	0.66%
Eli Lilly	0.66%
JPMorgan Chase & Co	0.66%
Novva Data Centres	0.65%
Westpac Banking Corp	0.65%
Alamos Gold Inc	0.64%
Constellation Software Inc	0.57%
Intercontinental Exchange Inc	0.57%
Schneider Electric	0.55%
Freightways Ltd	0.55%
Kiwi Property Group Ltd	0.54%
National Australia Bank Ltd	0.52%
Elevance Health	0.52%
GoDaddy Inc	0.51%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.51%
Salesforce	0.49%
HomeCo Daily Needs REIT	0.49%
Robinhood Markets Inc	0.49%
Willis Towers Watson PLC	0.48%
Heal Partners Australia Fund 2	0.48%
Newmont Mining Corp	0.47%
Fletcher Building Ltd	0.46%
Intl Business Machines Corp	0.45%
Boston Scientific Corp	0.45%
Mirvac Group	0.44%
Spotify	0.43%
Ryman Healthcare Ltd	0.42%
CRH Plc	0.41%
Uber Technologies Inc	0.40%
USD Total Cash at Bank	0.39%
Cintas Corp	0.38%
Asml Holding Nv	0.38%
Insurance Australia Group	0.37%
Arista Networks Inc	0.37%
Texas Instruments Inc	0.36%

Delta Air Lines Inc	0.35%
International Consolidated Airlines Group	0.35%
Adyen NV	0.35%
United Airlines	0.35%
European Opportunities Trust	0.34%
Coco-Cola Europacific	0.32%
BYD Company	0.32%
Investore Property Ltd	0.31%
Republic Services	0.31%
McKesson	0.30%
Hermes International	0.29%
Goodman Group	0.29%
Property Income Fund Ltd	0.29%
USD Total Sundry Items	0.28%
HCA Holdings Inc	0.28%
AmerisourceBergen	0.27%
Thermo Fisher Scientific Inc	0.27%
FISERV INC	0.27%
Waste Connections	0.27%
Waste Management	0.27%
Eaton Corp PLC	0.27%
Kimco Realty	0.26%
GFL Environmental Inc	0.26%
Port of Tauranga Ltd	0.26%
MercadoLibre	0.26%
Property for Industry Ltd	0.26%
Alibaba	0.24%
Intuitive Surgical Inc	0.23%
Daiichi Sankyo Co Ltd	0.23%
EUR Total Cash at Bank	0.23%
Oceania Healthcare Ltd	0.22%
Vertiv Holdings Co	0.22%
Wyndham Hotels	0.20%
Icehouse Ventures Growth Fund II LP	0.20%
Alaska Air Group Inc	0.19%
UnitedHealth Group Inc	0.18%
Bank of America	0.18%
AUD Total Cash at Bank	0.18%
Applied Materials Inc	0.18%
Prologis Inc	0.18%
Nike	0.17%
AerCap Holdings NV	0.16%
BlackRock Inc	0.15%
The Coca Cola Company	0.15%

MOVAC Growth Fund 6 LP	0.15%
Chewy	0.15%
Manawa Energy	0.14%
Metcash Ltd	0.14%
Skyline Healthcare Group	0.12%
Air BnB	0.12%
New York Times Co	0.11%
ServiceNow	0.10%
Novo Nordisk - ADR	0.09%
Goldman Sachs	0.08%
Reddit Inc	0.07%
Block Inc	0.07%
NZD Total Sundry Items	0.06%
My Food Bag Group Ltd	0.02%
HKD Total Cash at Bank	0.01%
AUD Total Sundry Items	0.01%
HKD Total Sundry Items	0.00%
AUD Total Currency Contracts - OSEQ	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.02%
EUR Total Sundry Items	-0.14%
NZD Total Currency Contracts - OSEQ	-0.34%

Generate KiwiSaver Stepping Stones Growth 51-55 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 51-55****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
T Rowe Price Global Equity Fund	4.35%
NZD Total Cash at Bank	4.07%
Fisher & Paykel Healthcare Ltd	3.60%
Infratil Ltd	3.19%
Amazon	2.70%
Nvidia	2.52%
Te Ahumairangi Global Equity Fund	2.51%
Contact Energy Ltd	2.28%
Auckland International Airport Ltd	2.03%
Meta Platforms	1.97%
Microsoft	1.90%
Spark New Zealand Ltd	1.36%
Taiwan Semiconductor	1.26%
Ebos Group Ltd	1.26%
A2 Milk Company Ltd	1.19%
Precinct Properties NZ Ltd	1.13%
Chorus Ltd	1.13%
Berkshire Hathaway	1.13%
Meridian Energy Ltd	1.12%
Worldwide Healthcare Trust P	1.11%
Goodman Property Trust	1.03%
Mainfreight Ltd	1.00%
Apple Computer Inc	0.97%
Mercury NZ Ltd	0.89%
Vector Ltd	0.87%
Cheniere Energy Inc	0.87%
Summerset Group Holdings Ltd	0.85%
Alphabet	0.82%
Amphenol	0.76%
InPost	0.73%
Westpac Banking Corp	0.67%
JD.com Inc	0.67%
LVMH	0.67%
Netflix Inc	0.65%
CIM Infrastructure III Fund	0.63%
Corpay Inc	0.62%
Royal Caribbean Cruises	0.61%
Synopsys Inc	0.58%

Pinterest Inc	0.57%
Freightways Ltd	0.57%
Home Depot	0.56%
Kiwi Property Group Ltd	0.56%
Lam Research	0.55%
Western Alliance	0.54%
Willscot Mobile Mini	0.54%
National Australia Bank Ltd	0.54%
AIA Group	0.53%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.53%
Elf Beauty	0.52%
Micron Technology Inc	0.52%
Wal-Mart Stores Inc	0.52%
NUVEEN ESG Small Cap ETF	0.52%
HomeCo Daily Needs REIT	0.50%
Novva Data Centres	0.50%
Eli Lilly	0.50%
Broadcom Inc	0.50%
JPMorgan Chase & Co	0.49%
Alamos Gold Inc	0.48%
Fletcher Building Ltd	0.48%
Kainga Ora 10/09/2035 1.534%	0.46%
Mirvac Group	0.45%
NZLGFA 2.25% 15/05/2031	0.44%
Constellation Software Inc	0.43%
Ryman Healthcare Ltd	0.43%
Intercontinental Exchange Inc	0.43%
Kainga Ora 24/04/2030 2.183%	0.42%
Schneider Electric	0.42%
Elevance Health	0.39%
Insurance Australia Group	0.39%
GoDaddy Inc	0.38%
Salesforce	0.37%
Heal Partners Australia Fund 2	0.37%
Robinhood Markets Inc	0.37%
Willis Towers Watson PLC	0.36%
Newmont Mining Corp	0.35%
SAB 2.30% 30/09/2025	0.34%
Intl Business Machines Corp	0.34%
Boston Scientific Corp	0.34%
Spotify	0.33%
Investore Property Ltd	0.32%
NZGB 3.5% 14/04/2033	0.32%
CRH Plc	0.31%

Uber Technologies Inc	0.30%
Goodman Group	0.30%
USD Total Cash at Bank	0.30%
Property Income Fund Ltd	0.30%
WSTP 6.73% 14/02/2034	0.29%
NZ Govt Inflation Ind Bond 20/09/35	0.29%
Cintas Corp	0.29%
Asml Holding Nv	0.28%
Arista Networks Inc	0.28%
ANZ 5.545 15/01/35 Corp	0.28%
AIANZ 5.452% 04/12/2031	0.27%
MEL 5.4% 21/03/2030	0.27%
Texas Instruments Inc	0.27%
Port of Tauranga Ltd	0.27%
Delta Air Lines Inc	0.27%
Property for Industry Ltd	0.26%
International Consolidated Airlines Group	0.26%
Adyen NV	0.26%
European Opportunities Trust	0.26%
United Airlines	0.26%
NZMS First Mortgage Securities Limited	0.25%
Elim Education Impact Inv Trust	0.25%
IPLNZ 4.00% 25/02/2027	0.25%
Coco-Cola Europacific	0.24%
IFTNZ 3.35% 15/12/2026	0.24%
BYD Company	0.24%
Centuria Industrial Property 16/12/27 3.026%	0.24%
NZLGFA 4.5% 15/05/2030	0.24%
Republic Services	0.23%
CENNZ Capital Bonds 4.33% 19/11/51	0.23%
Oceania Healthcare Ltd	0.23%
IPLNZ 2.4% 31/08/2027	0.23%
NZLGFA 3.50% 14/04/2033	0.23%
Community Finance OCHT Bonds 6.32% 20/12/27	0.23%
McKesson	0.22%
Hermes International	0.22%
TRGROP 3.532% 05/10/2026	0.22%
USD Total Sundry Items	0.21%
TRGROP 7.202% 11/10/2028	0.21%
PCT 2.85% 28/05/2027	0.21%
HCA Holdings Inc	0.21%
AmerisourceBergen	0.20%
Thermo Fisher Scientific Inc	0.20%
NZLGFA 4.50% 14/05/2032	0.20%

FISERV INC	0.20%
Waste Connections	0.20%
Waste Management	0.20%
Eaton Corp PLC	0.20%
Kimco Realty	0.20%
GFL Environmental Inc	0.20%
MercadoLibre	0.19%
WBC 4.95% 21/01/2030	0.19%
IAGAU 5.32% 15/06/2038	0.19%
AUD Total Cash at Bank	0.19%
TRPWR 4.995% 12/03/2032	0.18%
OCAx 3.3% 13/09/2028	0.18%
Alibaba	0.18%
AUCKCN 4.6% 28/06/2030	0.18%
Kainga Ora 2.247% 05/10/2026	0.17%
Intuitive Surgical Inc	0.17%
Daiichi Sankyo Co Ltd	0.17%
EUR Total Cash at Bank	0.17%
CENNZ 6.398% 21/11/2030	0.17%
FCGNZ 4.6% 08/11/2029	0.17%
Vertiv Holdings Co	0.17%
CNUNZ 4.35% 06/12/2028	0.16%
SBLDG 4.98% 10/04/2030	0.16%
HBLNZ 4.34% 30/09/2025 - CP	0.16%
NZ Govt Inflation Ind Bond 20/09/30	0.16%
KIWI 2.36% 11/12/2030	0.16%
Icehouse Ventures Growth Fund II LP	0.15%
Wyndham Hotels	0.15%
Manawa Energy	0.15%
Alaska Air Group Inc	0.15%
NZLGFA 3% 15/05/2035	0.14%
Metcash Ltd	0.14%
UnitedHealth Group Inc	0.14%
PCT 5.25% 09/05/2028	0.14%
NZGB 4.50% 15/05/2030	0.14%
GENEPO 5.66% 09/06/2052	0.14%
Bank of America	0.14%
RABOBK NFIX3FRA + 80 12/08/2026	0.13%
SBS 6.14% 07/03/2029	0.13%
Applied Materials Inc	0.13%
Prologis Inc	0.13%
SUMNZ 6.43% 08/03/2030	0.13%
KIWI 4.885% 02/04/2027	0.13%
MCYNZ 5.24% 21/03/2031	0.13%

Skyline Healthcare Group	0.13%
Nike	0.13%
NZMS First Mortgage Securities Limited	0.13%
NZMS First Mortgage Securities Limited	0.13%
Verdi Social Housing 01/03/27 4.27%	0.12%
AerCap Holdings NV	0.12%
BlackRock Inc	0.12%
The Coca Cola Company	0.12%
MOVAC Growth Fund 6 LP	0.12%
NZGB 2% 15/05/2032	0.12%
IFTNZ 5.93% 15/06/2030	0.12%
NZGB 0.25% 15/05/2028	0.11%
Chewy	0.11%
ANZ % 21/07/2026	0.11%
TRPWR 5.233% 30/06/2030	0.11%
PFINZ 4.25% 01/10/2025	0.11%
ANZ 5.888% 16/01/2034	0.10%
VCTNZ 1.575% 06/10/2026	0.10%
CBAAU 6.86 11/09/32	0.10%
BZLNZ 4.889% 19/11/2029	0.10%
SPKNZ 5.45% 18/09/2031	0.10%
WBC 5.754% 03/04/2034	0.10%
MCYNZ 6.42% 11/07/2054	0.10%
MCYNZ 5.73% 13/05/2052	0.10%
CBA 6.152% 27/11/2039	0.10%
HRT 7.51% 28/04/2033	0.09%
NZLGFA 5.00% 08/03/2034	0.09%
MNWNZ 3.97% 22/02/2029	0.09%
Air BnB	0.09%
KPGNZ 5.35% 19/06/2030	0.09%
KIWI 4.746% 11/12/2029	0.09%
WIANZ 4% 01/04/2030	0.08%
IFTNZ 3.6% 15/12/2027	0.08%
WSTP NFIX3FRA + 73 06/07/2026	0.08%
AUCKCN NFIX3FRA + 53 04/10/2027	0.08%
WSTP Float 12/12/25	0.08%
CENNZ 5.67% 10/03/54	0.08%
New York Times Co	0.08%
NZD Total Sundry Items	0.08%
MNWNZ 3.35% 29/07/2026	0.08%
WBC 5.972% 10/07/2034	0.08%
CBAAU Float 09/01/30 Corp	0.08%
OCANZ 2.30% 19/10/2027	0.08%
NZGB 1.75% 15/05/2041	0.08%

ANZ 4.7% 15/12/2027	0.08%
ARVNZ 2.87% 22/02/2028	0.07%
Verdi Social Housing 22/03/28 5.7075%	0.07%
ServiceNow	0.07%
Novo Nordisk - ADR	0.07%
BZLNZ NFIX3FRA + 73 23/11/2026	0.07%
NZGB 1.5% 15/05/2031	0.07%
WIANZ 3.32% 24/09/2031	0.07%
RABO 5.31% 05/04/2029	0.07%
WBC 6.491% 23/06/2033	0.07%
NAB 5.74% 09/02/2034	0.07%
TRPWR 4.977% 29/11/2028	0.07%
WBC 4.337% 24/09/2029	0.07%
NAB 5.2% 16/11/2026	0.06%
NAB 4.45% 18/10/2027	0.06%
MNWNZ 5.36% 08/09/2027	0.06%
Goldman Sachs	0.06%
CNU 5.974% 18/09/2030	0.06%
NAB 5% 14/11/2029	0.06%
SUMNZ 6.59% 09/03/2029	0.06%
Reddit Inc	0.06%
CBAAU 4.75% 17/08/2026	0.06%
Block Inc	0.05%
NZ Govt Inflation Ind Bond 20/09/40	0.05%
GMTNZ 3.656% 20/12/27	0.05%
NAB 5.4% 16/11/2028	0.05%
NZX 6.8% 20/06/2033	0.05%
GMTNZ 2.559% 04/09/2030	0.04%
AVANZ NFIX1BID + 100 15/12/2049	0.04%
ARGNZ 2.20% 27/10/2027	0.04%
MCYNZ 2.918% 17/11/2028	0.04%
CBAAU 4.75% 13/01/2026	0.04%
ANZ 4.75% 05/02/2027	0.03%
GMTNZ 2.262% 04/09/2028	0.03%
SUMNZ 4.2% 24/09/2025	0.03%
SBS 4.32% 18/03/2027	0.03%
AIANZ 6.482% 16/11/2033	0.03%
VCTNZ 3.45% 27/05/2025	0.03%
WBC 4.8% 10/08/2026	0.03%
PFINZ 5.43% 13/09/2030	0.03%
NAB 2.9% 25/02/2027	0.03%
My Food Bag Group Ltd	0.02%
NZ Govt Inflation Ind Bond 20/09/25	0.02%
SPKNZ 4.37% 29/09/2028	0.02%

AIANZ 6.22% 02/11/2029	0.02%
IFTNZ 3.35% 15/03/2026	0.02%
AUD Total Sundry Items	0.02%
ANZNZ 2.999% 17/09/2031	0.01%
HKD Total Cash at Bank	0.01%
AUD Total Currency Contracts - OSEQ	0.01%
WBC 5% 19/09/2028	0.01%
SPKX 5.21% 18/09/2029	0.00%
IFTNZ 6.15% 15/06/2025	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CENNZ 5.62% 06/04/2029	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.10%
NZD Total Currency Contracts - OSEQ	-0.26%

Generate KiwiSaver Stepping Stones Growth 56-60 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 56-60****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	4.21%
Fisher & Paykel Healthcare Ltd	3.04%
T Rowe Price Global Equity Fund	2.75%
Infratil Ltd	2.61%
Contact Energy Ltd	1.92%
Amazon	1.87%
Nvidia	1.77%
Auckland International Airport Ltd	1.71%
Te Ahumairangi Global Equity Fund	1.59%
Meta Platforms	1.39%
Microsoft	1.34%
Spark New Zealand Ltd	1.15%
Kainga Ora 10/09/2035 1.534%	1.08%
Ebos Group Ltd	1.06%
NZLGFA 2.25% 15/05/2031	1.02%
A2 Milk Company Ltd	1.01%
Kainga Ora 24/04/2030 2.183%	0.99%
Precinct Properties NZ Ltd	0.95%
Chorus Ltd	0.95%
Meridian Energy Ltd	0.95%
Taiwan Semiconductor	0.89%
Goodman Property Trust	0.87%
Mainfreight Ltd	0.84%
SAB 2.30% 30/09/2025	0.80%
Mercury NZ Ltd	0.75%
NZGB 3.5% 14/04/2033	0.74%
Vector Ltd	0.74%
Summerset Group Holdings Ltd	0.72%
Berkshire Hathaway	0.71%
Worldwide Healthcare Trust P	0.70%
WSTP 6.73% 14/02/2034	0.69%
Apple Computer Inc	0.68%
NZ Govt Inflation Ind Bond 20/09/35	0.68%
ANZ 5.545 15/01/35 Corp	0.65%
AIANZ 5.452% 04/12/2031	0.64%
MEL 5.4% 21/03/2030	0.63%
Cheniere Energy Inc	0.61%
NZMS First Mortgage Securities Limited	0.58%

Elim Education Impact Inv Trust	0.58%
IPLNZ 4.00% 25/02/2027	0.58%
Alphabet	0.57%
Westpac Banking Corp	0.56%
IFTNZ 3.35% 15/12/2026	0.56%
Centuria Industrial Property 16/12/27 3.026%	0.56%
NZLGFA 4.5% 15/05/2030	0.56%
CENNZ Capital Bonds 4.33% 19/11/51	0.54%
IPLNZ 2.4% 31/08/2027	0.53%
Amphenol	0.53%
NZLGFA 3.50% 14/04/2033	0.53%
Community Finance OCHT Bonds 6.32% 20/12/27	0.53%
InPost	0.51%
TRGROP 3.532% 05/10/2026	0.51%
TRGROP 7.202% 11/10/2028	0.50%
PCT 2.85% 28/05/2027	0.49%
Freightways Ltd	0.48%
Kiwi Property Group Ltd	0.47%
NZLGFA 4.50% 14/05/2032	0.47%
LVMH	0.47%
JD.com Inc	0.47%
Netflix Inc	0.46%
National Australia Bank Ltd	0.45%
WBC 4.95% 21/01/2030	0.45%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.44%
IAGAU 5.32% 15/06/2038	0.44%
Corpay Inc	0.43%
TRPWR 4.995% 12/03/2032	0.43%
Royal Caribbean Cruises	0.43%
HomeCo Daily Needs REIT	0.43%
OCAX 3.3% 13/09/2028	0.42%
AUCKCN 4.6% 28/06/2030	0.41%
Kainga Ora 2.247% 05/10/2026	0.41%
Synopsys Inc	0.41%
Fletcher Building Ltd	0.40%
Pinterest Inc	0.40%
CIM Infrastructure III Fund	0.40%
Home Depot	0.40%
CENNZ 6.398% 21/11/2030	0.39%
FCGNZ 4.6% 08/11/2029	0.39%
Lam Research	0.39%
CNUNZ 4.35% 06/12/2028	0.38%
SBLDG 4.98% 10/04/2030	0.38%
HBLNZ 4.34% 30/09/2025 - CP	0.38%

Western Alliance	0.38%
NZ Govt Inflation Ind Bond 20/09/30	0.38%
Mirvac Group	0.38%
Willscot Mobile Mini	0.38%
AIA Group	0.38%
Elf Beauty	0.37%
Micron Technology Inc	0.37%
Wal-Mart Stores Inc	0.37%
KIWI 2.36% 11/12/2030	0.37%
Ryman Healthcare Ltd	0.36%
Broadcom Inc	0.35%
JPMorgan Chase & Co	0.35%
Eli Lilly	0.34%
Alamos Gold Inc	0.34%
NZLGFA 3% 15/05/2035	0.33%
NUVEEN ESG Small Cap ETF	0.33%
PCT 5.25% 09/05/2028	0.32%
Insurance Australia Group	0.32%
NZGB 4.50% 15/05/2030	0.32%
GENEPO 5.66% 09/06/2052	0.32%
Novva Data Centres	0.32%
RABOBK NFIX3FRA + 80 12/08/2026	0.31%
SBS 6.14% 07/03/2029	0.31%
Constellation Software Inc	0.30%
SUMNZ 6.43% 08/03/2030	0.30%
Intercontinental Exchange Inc	0.30%
KIWI 4.885% 02/04/2027	0.30%
MCYNZ 5.24% 21/03/2031	0.30%
Schneider Electric	0.29%
NZMS First Mortgage Securities Limited	0.29%
NZMS First Mortgage Securities Limited	0.29%
Verdi Social Housing 01/03/27 4.27%	0.29%
Elevance Health	0.27%
NZGB 2% 15/05/2032	0.27%
GoDaddy Inc	0.27%
Investore Property Ltd	0.27%
IFTNZ 5.93% 15/06/2030	0.27%
NZGB 0.25% 15/05/2028	0.26%
Salesforce	0.26%
Robinhood Markets Inc	0.26%
ANZ % 21/07/2026	0.26%
Willis Towers Watson PLC	0.26%
TRPWR 5.233% 30/06/2030	0.26%
Goodman Group	0.25%

Property Income Fund Ltd	0.25%
Newmont Mining Corp	0.25%
PFINZ 4.25% 01/10/2025	0.25%
ANZ 5.888% 16/01/2034	0.24%
VCTNZ 1.575% 06/10/2026	0.24%
CBAAU 6.86 11/09/32	0.24%
Intl Business Machines Corp	0.24%
Boston Scientific Corp	0.24%
BZLNZ 4.889% 19/11/2029	0.24%
SPKNZ 5.45% 18/09/2031	0.23%
Heal Partners Australia Fund 2	0.23%
WBC 5.754% 03/04/2034	0.23%
Spotify	0.23%
MCYNZ 6.42% 11/07/2054	0.23%
Port of Tauranga Ltd	0.23%
MCYNZ 5.73% 13/05/2052	0.22%
CBA 6.152% 27/11/2039	0.22%
Property for Industry Ltd	0.22%
HRT 7.51% 28/04/2033	0.22%
CRH Plc	0.22%
NZLGFA 5.00% 08/03/2034	0.21%
Uber Technologies Inc	0.21%
MNWNZ 3.97% 22/02/2029	0.21%
KPGNZ 5.35% 19/06/2030	0.20%
USD Total Cash at Bank	0.20%
Cintas Corp	0.20%
KIWI 4.746% 11/12/2029	0.20%
Asml Holding Nv	0.20%
Arista Networks Inc	0.20%
WIANZ 4% 01/04/2030	0.20%
IFTNZ 3.6% 15/12/2027	0.20%
WSTP NFIX3FRA + 73 06/07/2026	0.20%
AUCKCN NFIX3FRA + 53 04/10/2027	0.19%
Oceania Healthcare Ltd	0.19%
WSTP Float 12/12/25	0.19%
CENNZ 5.67% 10/03/54	0.19%
Texas Instruments Inc	0.19%
Delta Air Lines Inc	0.19%
International Consolidated Airlines Group	0.19%
Adyen NV	0.19%
MNWNZ 3.35% 29/07/2026	0.18%
United Airlines	0.18%
WBC 5.972% 10/07/2034	0.18%
CBAAU Float 09/01/30 Corp	0.18%

OCAZ 2.30% 19/10/2027	0.18%
NZGB 1.75% 15/05/2041	0.18%
ANZ 4.7% 15/12/2027	0.18%
ARVNZ 2.87% 22/02/2028	0.17%
Verdi Social Housing 22/03/28 5.7075%	0.17%
Coco-Cola Europacific	0.17%
BZLNZ NFIX3FRA + 73 23/11/2026	0.17%
BYD Company	0.17%
NZGB 1.5% 15/05/2031	0.17%
WIANZ 3.32% 24/09/2031	0.17%
European Opportunities Trust	0.17%
Republic Services	0.16%
RABO 5.31% 05/04/2029	0.16%
WBC 6.491% 23/06/2033	0.16%
NAB 5.74% 09/02/2034	0.16%
TRPWR 4.977% 29/11/2028	0.16%
AUD Total Cash at Bank	0.16%
McKesson	0.16%
Hermes International	0.16%
WBC 4.337% 24/09/2029	0.16%
NAB 5.2% 16/11/2026	0.15%
NAB 4.45% 18/10/2027	0.15%
HCA Holdings Inc	0.15%
AmerisourceBergen	0.14%
Thermo Fisher Scientific Inc	0.14%
USD Total Sundry Items	0.14%
FISERV INC	0.14%
Waste Connections	0.14%
Waste Management	0.14%
Eaton Corp PLC	0.14%
MNWNZ 5.36% 08/09/2027	0.14%
Kimco Realty	0.14%
GFL Environmental Inc	0.14%
MercadoLibre	0.14%
CNU 5.974% 18/09/2030	0.13%
NAB 5% 14/11/2029	0.13%
SUMNZ 6.59% 09/03/2029	0.13%
CBAAU 4.75% 17/08/2026	0.13%
Alibaba	0.13%
Manawa Energy	0.12%
Intuitive Surgical Inc	0.12%
Daiichi Sankyo Co Ltd	0.12%
EUR Total Cash at Bank	0.12%
Metcash Ltd	0.12%

NZ Govt Inflation Ind Bond 20/09/40	0.12%
Vertiv Holdings Co	0.12%
GMTNZ 3.656% 20/12/27	0.11%
Skyline Healthcare Group	0.11%
NAB 5.4% 16/11/2028	0.11%
NZX 6.8% 20/06/2033	0.11%
Wyndham Hotels	0.11%
Alaska Air Group Inc	0.10%
GMTNZ 2.559% 04/09/2030	0.10%
UnitedHealth Group Inc	0.10%
AVANZ NFIX1BID + 100 15/12/2049	0.10%
Icehouse Ventures Growth Fund II LP	0.10%
Bank of America	0.10%
Applied Materials Inc	0.09%
Prologis Inc	0.09%
ARGNZ 2.20% 27/10/2027	0.09%
MCYNZ 2.918% 17/11/2028	0.09%
Nike	0.09%
CBAAU 4.75% 13/01/2026	0.09%
AerCap Holdings NV	0.08%
BlackRock Inc	0.08%
The Coca Cola Company	0.08%
Chewy	0.08%
ANZ 4.75% 05/02/2027	0.08%
MOVAC Growth Fund 6 LP	0.07%
NZD Total Sundry Items	0.07%
GMTNZ 2.262% 04/09/2028	0.07%
SUMNZ 4.2% 24/09/2025	0.07%
SBS 4.32% 18/03/2027	0.07%
AIANZ 6.482% 16/11/2033	0.07%
VCTNZ 3.45% 27/05/2025	0.07%
WBC 4.8% 10/08/2026	0.07%
PFINZ 5.43% 13/09/2030	0.06%
NAB 2.9% 25/02/2027	0.06%
Air BnB	0.06%
New York Times Co	0.06%
NZ Govt Inflation Ind Bond 20/09/25	0.05%
ServiceNow	0.05%
SPKNZ 4.37% 29/09/2028	0.05%
Novo Nordisk - ADR	0.05%
AIANZ 6.22% 02/11/2029	0.04%
Goldman Sachs	0.04%
Reddit Inc	0.04%
IFTNZ 3.35% 15/03/2026	0.04%

Block Inc	0.04%
ANZ NZ 2.999% 17/09/2031	0.03%
AUD Total Sundry Items	0.02%
My Food Bag Group Ltd	0.02%
WBC 5% 19/09/2028	0.02%
AUD Total Currency Contracts - OSEQ	0.02%
SPKX 5.21% 18/09/2029	0.01%
IFTNZ 6.15% 15/06/2025	0.01%
HKD Total Cash at Bank	0.01%
HKD Total Sundry Items	0.00%
CENNZ 5.62% 06/04/2029	0.00%
JPY Total Sundry Items	0.00%
GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.07%
NZD Total Currency Contracts - OSEQ	-0.18%

Generate KiwiSaver Stepping Stones Growth 61-75 Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 61-75****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	4.00%
Fisher & Paykel Healthcare Ltd	2.31%
Infratil Ltd	1.78%
Kainga Ora 10/09/2035 1.534%	1.70%
NZLGFA 2.25% 15/05/2031	1.60%
Kainga Ora 24/04/2030 2.183%	1.55%
Contact Energy Ltd	1.46%
Nvidia	1.34%
Auckland International Airport Ltd	1.30%
Amazon	1.26%
SAB 2.30% 30/09/2025	1.26%
NZGB 3.5% 14/04/2033	1.17%
Meta Platforms	1.08%
WSTP 6.73% 14/02/2034	1.08%
NZ Govt Inflation Ind Bond 20/09/35	1.07%
Microsoft	1.04%
ANZ 5.545 15/01/35 Corp	1.03%
AIANZ 5.452% 04/12/2031	1.01%
MEL 5.4% 21/03/2030	1.00%
NZMS First Mortgage Securities Limited	0.92%
Elim Education Impact Inv Trust	0.92%
IPLNZ 4.00% 25/02/2027	0.92%
IFTNZ 3.35% 15/12/2026	0.88%
Centuria Industrial Property 16/12/27 3.026%	0.88%
Spark New Zealand Ltd	0.87%
NZLGFA 4.5% 15/05/2030	0.87%
CENNZ Capital Bonds 4.33% 19/11/51	0.85%
IPLNZ 2.4% 31/08/2027	0.83%
NZLGFA 3.50% 14/04/2033	0.83%
Community Finance OCHT Bonds 6.32% 20/12/27	0.82%
Ebos Group Ltd	0.81%
TRGROP 3.532% 05/10/2026	0.79%
TRGROP 7.202% 11/10/2028	0.78%
PCT 2.85% 28/05/2027	0.77%
A2 Milk Company Ltd	0.77%
NZLGFA 4.50% 14/05/2032	0.74%
Precinct Properties NZ Ltd	0.73%
Chorus Ltd	0.72%

Meridian Energy Ltd	0.72%
WBC 4.95% 21/01/2030	0.70%
Taiwan Semiconductor	0.69%
IAGAU 5.32% 15/06/2038	0.68%
TRPWR 4.995% 12/03/2032	0.67%
OCAX 3.3% 13/09/2028	0.66%
Goodman Property Trust	0.66%
AUCKCN 4.6% 28/06/2030	0.65%
Mainfreight Ltd	0.64%
Kainga Ora 2.247% 05/10/2026	0.64%
CENNZ 6.398% 21/11/2030	0.62%
FCGNZ 4.6% 08/11/2029	0.61%
CNUNZ 4.35% 06/12/2028	0.60%
SBLDG 4.98% 10/04/2030	0.60%
HBLNZ 4.34% 30/09/2025 - CP	0.60%
NZ Govt Inflation Ind Bond 20/09/30	0.60%
KIWI 2.36% 11/12/2030	0.57%
Mercury NZ Ltd	0.57%
Vector Ltd	0.56%
Summerset Group Holdings Ltd	0.55%
Apple Computer Inc	0.53%
NZLGFA 3% 15/05/2035	0.52%
PCT 5.25% 09/05/2028	0.51%
NZGB 4.50% 15/05/2030	0.51%
GENEPO 5.66% 09/06/2052	0.51%
RABOBK NFIX3FRA + 80 12/08/2026	0.49%
SBS 6.14% 07/03/2029	0.49%
SUMNZ 6.43% 08/03/2030	0.48%
Cheniere Energy Inc	0.48%
KIWI 4.885% 02/04/2027	0.47%
MCYNZ 5.24% 21/03/2031	0.47%
NZMS First Mortgage Securities Limited	0.46%
NZMS First Mortgage Securities Limited	0.46%
Verdi Social Housing 01/03/27 4.27%	0.45%
Alphabet	0.45%
Westpac Banking Corp	0.43%
NZGB 2% 15/05/2032	0.42%
IFTNZ 5.93% 15/06/2030	0.42%
NZGB 0.25% 15/05/2028	0.41%
ANZ % 21/07/2026	0.40%
TRPWR 5.233% 30/06/2030	0.40%
InPost	0.40%
PFINZ 4.25% 01/10/2025	0.38%
ANZ 5.888% 16/01/2034	0.38%

VCTNZ 1.575% 06/10/2026	0.38%
Amphenol	0.38%
CBAAU 6.86 11/09/32	0.38%
BZLNZ 4.889% 19/11/2029	0.37%
SPKNZ 5.45% 18/09/2031	0.37%
LVMH	0.37%
JD.com Inc	0.37%
Freightways Ltd	0.36%
WBC 5.754% 03/04/2034	0.36%
Kiwi Property Group Ltd	0.36%
MCYNZ 6.42% 11/07/2054	0.36%
Netflix Inc	0.36%
MCYNZ 5.73% 13/05/2052	0.35%
CBA 6.152% 27/11/2039	0.35%
HRT 7.51% 28/04/2033	0.35%
National Australia Bank Ltd	0.34%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.34%
NZLGFA 5.00% 08/03/2034	0.34%
Corpay Inc	0.34%
Royal Caribbean Cruises	0.33%
MNWNZ 3.97% 22/02/2029	0.33%
HomeCo Daily Needs REIT	0.32%
KPGNZ 5.35% 19/06/2030	0.32%
KIWI 4.746% 11/12/2029	0.32%
Synopsys Inc	0.32%
Pinterest Inc	0.31%
WIANZ 4% 01/04/2030	0.31%
Home Depot	0.31%
Fletcher Building Ltd	0.31%
IFTNZ 3.6% 15/12/2027	0.31%
WSTP NFIX3FRA + 73 06/07/2026	0.31%
AUCKCN NFIX3FRA + 53 04/10/2027	0.31%
WSTP Float 12/12/25	0.30%
Lam Research	0.30%
CENNZ 5.67% 10/03/54	0.30%
Western Alliance	0.30%
Willscot Mobile Mini	0.30%
AIA Group	0.29%
Mirvac Group	0.29%
MNWNZ 3.35% 29/07/2026	0.29%
Wal-Mart Stores Inc	0.29%
Micron Technology Inc	0.29%
WBC 5.972% 10/07/2034	0.29%
Elf Beauty	0.29%

CBAAU Float 09/01/30 Corp	0.29%
OCANZ 2.30% 19/10/2027	0.28%
Ryman Healthcare Ltd	0.28%
NZGB 1.75% 15/05/2041	0.28%
ANZ 4.7% 15/12/2027	0.27%
ARVNZ 2.87% 22/02/2028	0.27%
Broadcom Inc	0.27%
Verdi Social Housing 22/03/28 5.7075%	0.27%
JPMorgan Chase & Co	0.27%
BZLNZ NFIX3FRA + 73 23/11/2026	0.26%
NZGB 1.5% 15/05/2031	0.26%
Alamos Gold Inc	0.26%
WIANZ 3.32% 24/09/2031	0.26%
RABO 5.31% 05/04/2029	0.25%
WBC 6.491% 23/06/2033	0.25%
NAB 5.74% 09/02/2034	0.25%
TRPWR 4.977% 29/11/2028	0.25%
Insurance Australia Group	0.25%
WBC 4.337% 24/09/2029	0.24%
Constellation Software Inc	0.24%
Intercontinental Exchange Inc	0.24%
NAB 5.2% 16/11/2026	0.24%
NAB 4.45% 18/10/2027	0.23%
Schneider Electric	0.23%
MNWNZ 5.36% 08/09/2027	0.22%
Elevance Health	0.21%
CNU 5.974% 18/09/2030	0.21%
GoDaddy Inc	0.21%
NAB 5% 14/11/2029	0.21%
SUMNZ 6.59% 09/03/2029	0.21%
Investore Property Ltd	0.20%
CBAAU 4.75% 17/08/2026	0.20%
Salesforce	0.20%
Robinhood Markets Inc	0.20%
Willis Towers Watson PLC	0.20%
Newmont Mining Corp	0.19%
Goodman Group	0.19%
Property Income Fund Ltd	0.19%
NZ Govt Inflation Ind Bond 20/09/40	0.19%
Intl Business Machines Corp	0.19%
Boston Scientific Corp	0.18%
Spotify	0.18%
Eli Lilly	0.17%
Port of Tauranga Ltd	0.17%

GMTNZ 3.656% 20/12/27	0.17%
CRH Plc	0.17%
Property for Industry Ltd	0.17%
NAB 5.4% 16/11/2028	0.17%
NZX 6.8% 20/06/2033	0.17%
Uber Technologies Inc	0.16%
GMTNZ 2.559% 04/09/2030	0.16%
Cintas Corp	0.16%
Asml Holding Nv	0.16%
AVANZ NFIX1BID + 100 15/12/2049	0.15%
Arista Networks Inc	0.15%
Texas Instruments Inc	0.15%
Oceania Healthcare Ltd	0.15%
Delta Air Lines Inc	0.15%
International Consolidated Airlines Group	0.14%
Adyen NV	0.14%
ARGNZ 2.20% 27/10/2027	0.14%
United Airlines	0.14%
MCYNZ 2.918% 17/11/2028	0.14%
CBAAU 4.75% 13/01/2026	0.14%
Coco-Cola Europacific	0.13%
BYD Company	0.13%
Republic Services	0.13%
ANZ 4.75% 05/02/2027	0.12%
McKesson	0.12%
Hermes International	0.12%
AUD Total Cash at Bank	0.12%
HCA Holdings Inc	0.12%
AmerisourceBergen	0.11%
GMTNZ 2.262% 04/09/2028	0.11%
SUMNZ 4.2% 24/09/2025	0.11%
Thermo Fisher Scientific Inc	0.11%
SBS 4.32% 18/03/2027	0.11%
FISERV INC	0.11%
Waste Connections	0.11%
Waste Management	0.11%
Eaton Corp PLC	0.11%
AIANZ 6.482% 16/11/2033	0.11%
Kimco Realty	0.11%
GFL Environmental Inc	0.11%
USD Total Cash at Bank	0.11%
MercadoLibre	0.11%
VCTNZ 3.45% 27/05/2025	0.11%
WBC 4.8% 10/08/2026	0.10%

PFINZ 5.43% 13/09/2030	0.10%
NAB 2.9% 25/02/2027	0.10%
Alibaba	0.10%
Intuitive Surgical Inc	0.10%
Manawa Energy	0.09%
Daiichi Sankyo Co Ltd	0.09%
EUR Total Cash at Bank	0.09%
Metcash Ltd	0.09%
Vertiv Holdings Co	0.09%
NZ Govt Inflation Ind Bond 20/09/25	0.08%
Skyline Healthcare Group	0.08%
Wyndham Hotels	0.08%
SPKNZ 4.37% 29/09/2028	0.08%
Alaska Air Group Inc	0.08%
UnitedHealth Group Inc	0.08%
Bank of America	0.07%
Applied Materials Inc	0.07%
Prologis Inc	0.07%
Nike	0.07%
AerCap Holdings NV	0.07%
AIANZ 6.22% 02/11/2029	0.06%
BlackRock Inc	0.06%
The Coca Cola Company	0.06%
Chewy	0.06%
IFTNZ 3.35% 15/03/2026	0.06%
NZD Total Sundry Items	0.06%
USD Total Sundry Items	0.06%
ANZ 2.999% 17/09/2031	0.05%
Air BnB	0.05%
New York Times Co	0.04%
ServiceNow	0.04%
Goldman Sachs	0.03%
Reddit Inc	0.03%
Block Inc	0.03%
AUD Total Sundry Items	0.03%
WBC 5% 19/09/2028	0.03%
AUD Total Currency Contracts - OSEQ	0.02%
SPKX 5.21% 18/09/2029	0.02%
My Food Bag Group Ltd	0.02%
IFTNZ 6.15% 15/06/2025	0.01%
HKD Total Cash at Bank	0.01%
CENNZ 5.62% 06/04/2029	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%

GBP Total Cash at Bank	0.00%
CAD Total Cash at Bank	0.00%
CHF Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	-0.01%
EUR Total Sundry Items	-0.06%
NZD Total Currency Contracts - OSEQ	-0.11%

Generate KiwiSaver Stepping Stones Growth 76+ Fund Asset Allocation**Offer name****Generate KiwiSaver Scheme****Fund name****Stepping Stones Growth 76+****Period disclosure applies****31/03/2025**

Asset name	% of fund net assets
NZD Total Cash at Bank	3.93%
Kainga Ora 10/09/2035 1.534%	2.30%
NZLGFA 2.25% 15/05/2031	2.17%
Kainga Ora 24/04/2030 2.183%	2.11%
SAB 2.30% 30/09/2025	1.71%
NZGB 3.5% 14/04/2033	1.58%
WSTP 6.73% 14/02/2034	1.46%
NZ Govt Inflation Ind Bond 20/09/35	1.45%
ANZ 5.545 15/01/35 Corp	1.39%
AIANZ 5.452% 04/12/2031	1.36%
MEL 5.4% 21/03/2030	1.35%
NZMS First Mortgage Securities Limited	1.24%
Elim Education Impact Inv Trust	1.24%
IPLNZ 4.00% 25/02/2027	1.24%
Fisher & Paykel Healthcare Ltd	1.20%
IFTNZ 3.35% 15/12/2026	1.19%
Centuria Industrial Property 16/12/27 3.026%	1.19%
NZLGFA 4.5% 15/05/2030	1.18%
CENNZ Capital Bonds 4.33% 19/11/51	1.15%
IPLNZ 2.4% 31/08/2027	1.13%
NZLGFA 3.50% 14/04/2033	1.12%
Community Finance OCHT Bonds 6.32% 20/12/27	1.12%
TRGROP 3.532% 05/10/2026	1.08%
TRGROP 7.202% 11/10/2028	1.06%
PCT 2.85% 28/05/2027	1.05%
NZLGFA 4.50% 14/05/2032	1.00%
WBC 4.95% 21/01/2030	0.95%
IAGAU 5.32% 15/06/2038	0.93%
Infratil Ltd	0.92%
TRPWR 4.995% 12/03/2032	0.92%
OCAX 3.3% 13/09/2028	0.90%
AUCKCN 4.6% 28/06/2030	0.88%
Kainga Ora 2.247% 05/10/2026	0.87%
CENNZ 6.398% 21/11/2030	0.84%
FCGNZ 4.6% 08/11/2029	0.83%
CNUNZ 4.35% 06/12/2028	0.82%
SBLDG 4.98% 10/04/2030	0.81%
HBLNZ 4.34% 30/09/2025 - CP	0.81%

NZ Govt Inflation Ind Bond 20/09/30	0.81%
KIWI 2.36% 11/12/2030	0.78%
Contact Energy Ltd	0.76%
NZLGFA 3% 15/05/2035	0.71%
PCT 5.25% 09/05/2028	0.69%
NZGB 4.50% 15/05/2030	0.69%
GENEPO 5.66% 09/06/2052	0.69%
Auckland International Airport Ltd	0.67%
RABOBK NFIX3FRA + 80 12/08/2026	0.67%
SBS 6.14% 07/03/2029	0.66%
SUMNZ 6.43% 08/03/2030	0.65%
Nvidia	0.64%
KIWI 4.885% 02/04/2027	0.64%
MCYNZ 5.24% 21/03/2031	0.64%
NZMS First Mortgage Securities Limited	0.62%
NZMS First Mortgage Securities Limited	0.62%
Verdi Social Housing 01/03/27 4.27%	0.62%
Amazon	0.61%
NZGB 2% 15/05/2032	0.57%
IFTNZ 5.93% 15/06/2030	0.57%
NZGB 0.25% 15/05/2028	0.56%
ANZ % 21/07/2026	0.55%
TRPWR 5.233% 30/06/2030	0.54%
PFINZ 4.25% 01/10/2025	0.52%
Meta Platforms	0.52%
ANZ 5.888% 16/01/2034	0.52%
VCTNZ 1.575% 06/10/2026	0.52%
CBAAU 6.86 11/09/32	0.51%
BZLNZ 4.889% 19/11/2029	0.50%
Microsoft	0.50%
SPKNZ 5.45% 18/09/2031	0.50%
WBC 5.754% 03/04/2034	0.49%
MCYNZ 6.42% 11/07/2054	0.49%
MCYNZ 5.73% 13/05/2052	0.48%
CBA 6.152% 27/11/2039	0.48%
HRT 7.51% 28/04/2033	0.47%
NZLGFA 5.00% 08/03/2034	0.46%
Spark New Zealand Ltd	0.45%
MNWNZ 3.97% 22/02/2029	0.44%
KPGNZ 5.35% 19/06/2030	0.44%
KIWI 4.746% 11/12/2029	0.43%
WIANZ 4% 01/04/2030	0.42%
Ebos Group Ltd	0.42%
IFTNZ 3.6% 15/12/2027	0.42%

WSTP NFIX3FRA + 73 06/07/2026	0.42%
AUCKCN NFIX3FRA + 53 04/10/2027	0.41%
WSTP Float 12/12/25	0.41%
CENNZ 5.67% 10/03/54	0.41%
A2 Milk Company Ltd	0.40%
MNWNZ 3.35% 29/07/2026	0.39%
WBC 5.972% 10/07/2034	0.39%
CBAAU Float 09/01/30 Corp	0.39%
OCANZ 2.30% 19/10/2027	0.39%
NZGB 1.75% 15/05/2041	0.38%
Precinct Properties NZ Ltd	0.38%
Chorus Ltd	0.37%
ANZ 4.7% 15/12/2027	0.37%
Meridian Energy Ltd	0.37%
ARVNZ 2.87% 22/02/2028	0.37%
Verdi Social Housing 22/03/28 5.7075%	0.37%
BZLNZ NFIX3FRA + 73 23/11/2026	0.36%
NZGB 1.5% 15/05/2031	0.36%
WIANZ 3.32% 24/09/2031	0.36%
Goodman Property Trust	0.34%
RABO 5.31% 05/04/2029	0.34%
WBC 6.491% 23/06/2033	0.34%
NAB 5.74% 09/02/2034	0.34%
TRPWR 4.977% 29/11/2028	0.34%
Taiwan Semiconductor	0.33%
Mainfreight Ltd	0.33%
WBC 4.337% 24/09/2029	0.33%
NAB 5.2% 16/11/2026	0.32%
NAB 4.45% 18/10/2027	0.32%
MNWNZ 5.36% 08/09/2027	0.30%
Mercury NZ Ltd	0.30%
Vector Ltd	0.29%
CNU 5.974% 18/09/2030	0.29%
NAB 5% 14/11/2029	0.28%
Summerset Group Holdings Ltd	0.28%
SUMNZ 6.59% 09/03/2029	0.28%
CBAAU 4.75% 17/08/2026	0.28%
Apple Computer Inc	0.25%
NZ Govt Inflation Ind Bond 20/09/40	0.25%
GMTNZ 3.656% 20/12/27	0.23%
Cheniere Energy Inc	0.23%
NAB 5.4% 16/11/2028	0.23%
NZX 6.8% 20/06/2033	0.23%
Westpac Banking Corp	0.22%

GMTNZ 2.559% 04/09/2030	0.22%
Alphabet	0.21%
AVANZ NFIX1BID + 100 15/12/2049	0.21%
ARGNZ 2.20% 27/10/2027	0.19%
InPost	0.19%
MCYNZ 2.918% 17/11/2028	0.19%
Freightways Ltd	0.19%
Kiwi Property Group Ltd	0.19%
CBAAU 4.75% 13/01/2026	0.18%
Amphenol	0.18%
National Australia Bank Ltd	0.18%
JD.com Inc	0.18%
LVMH	0.18%
Stride Property Ltd and Stride Invest Mgmt Ltd	0.17%
Netflix Inc	0.17%
HomeCo Daily Needs REIT	0.17%
ANZ 4.75% 05/02/2027	0.17%
Corpay Inc	0.16%
Royal Caribbean Cruises	0.16%
Fletcher Building Ltd	0.16%
Synopsys Inc	0.15%
GMTNZ 2.262% 04/09/2028	0.15%
SUMNZ 4.2% 24/09/2025	0.15%
Pinterest Inc	0.15%
SBS 4.32% 18/03/2027	0.15%
Mirvac Group	0.15%
AIANZ 6.482% 16/11/2033	0.15%
Home Depot	0.15%
Lam Research	0.15%
VCTNZ 3.45% 27/05/2025	0.14%
Ryman Healthcare Ltd	0.14%
Western Alliance	0.14%
Willscot Mobile Mini	0.14%
AIA Group	0.14%
WBC 4.8% 10/08/2026	0.14%
Elf Beauty	0.14%
Micron Technology Inc	0.14%
Wal-Mart Stores Inc	0.14%
PFINZ 5.43% 13/09/2030	0.14%
NAB 2.9% 25/02/2027	0.13%
Broadcom Inc	0.13%
JPMorgan Chase & Co	0.13%
Insurance Australia Group	0.13%
Alamos Gold Inc	0.13%

Constellation Software Inc	0.11%
Intercontinental Exchange Inc	0.11%
NZ Govt Inflation Ind Bond 20/09/25	0.11%
Schneider Electric	0.11%
SPKNZ 4.37% 29/09/2028	0.11%
Investore Property Ltd	0.11%
Elevance Health	0.10%
GoDaddy Inc	0.10%
Goodman Group	0.10%
Property Income Fund Ltd	0.10%
Salesforce	0.10%
Robinhood Markets Inc	0.10%
Willis Towers Watson PLC	0.10%
Newmont Mining Corp	0.09%
Intl Business Machines Corp	0.09%
Port of Tauranga Ltd	0.09%
Boston Scientific Corp	0.09%
Property for Industry Ltd	0.09%
AIANZ 6.22% 02/11/2029	0.09%
Spotify	0.09%
Eli Lilly	0.08%
CRH Plc	0.08%
IFTNZ 3.35% 15/03/2026	0.08%
Uber Technologies Inc	0.08%
Oceania Healthcare Ltd	0.08%
Cintas Corp	0.08%
Asml Holding Nv	0.07%
Arista Networks Inc	0.07%
ANZ 2.999% 17/09/2031	0.07%
Texas Instruments Inc	0.07%
Delta Air Lines Inc	0.07%
International Consolidated Airlines Group	0.07%
Adyen NV	0.07%
United Airlines	0.07%
Coco-Cola Europacific	0.06%
BYD Company	0.06%
AUD Total Cash at Bank	0.06%
Republic Services	0.06%
McKesson	0.06%
Hermes International	0.06%
HCA Holdings Inc	0.06%
AmerisourceBergen	0.05%
Thermo Fisher Scientific Inc	0.05%
FISERV INC	0.05%

Waste Connections	0.05%
Eaton Corp PLC	0.05%
Waste Management	0.05%
Kimco Realty	0.05%
GFL Environmental Inc	0.05%
USD Total Cash at Bank	0.05%
MercadoLibre	0.05%
Manawa Energy	0.05%
Metcash Ltd	0.05%
Alibaba	0.05%
Intuitive Surgical Inc	0.05%
Daiichi Sankyo Co Ltd	0.05%
EUR Total Cash at Bank	0.05%
Vertiv Holdings Co	0.04%
Skyline Healthcare Group	0.04%
Wyndham Hotels	0.04%
Alaska Air Group Inc	0.04%
WBC 5% 19/09/2028	0.04%
UnitedHealth Group Inc	0.04%
Bank of America	0.04%
Applied Materials Inc	0.04%
Prologis Inc	0.03%
NZD Total Sundry Items	0.03%
Nike	0.03%
AUD Total Sundry Items	0.03%
AerCap Holdings NV	0.03%
BlackRock Inc	0.03%
The Coca Cola Company	0.03%
Chewy	0.03%
AUD Total Currency Contracts - OSEQ	0.03%
USD Total Sundry Items	0.03%
Air BnB	0.02%
SPKX 5.21% 18/09/2029	0.02%
New York Times Co	0.02%
ServiceNow	0.02%
IFTNZ 6.15% 15/06/2025	0.02%
Goldman Sachs	0.02%
Reddit Inc	0.01%
Block Inc	0.01%
My Food Bag Group Ltd	0.01%
HKD Total Cash at Bank	0.00%
CENNZ 5.62% 06/04/2029	0.00%
HKD Total Sundry Items	0.00%
JPY Total Sundry Items	0.00%

GBP Total Cash at Bank	0.00%
GBP Total Currency Contracts - OSEQ	0.00%
EUR Total Currency Contracts - OSEQ	0.00%
EUR Total Sundry Items	-0.03%
NZD Total Currency Contracts - OSEQ	-0.05%