



## Air New Zealand and Standard AMP KiwiSaver Scheme Fee comparison

Total Annual Fund Charge as at 24<sup>th</sup> May 2024

Fund Name	Standard Total Annual Fund Charges <sup>1</sup>	Air NZ Total Annual Fund Charges <sup>1</sup> (net of rebate <sup>2</sup> )
AMP Conservative Fund	0.79%	0.60%
AMP Moderate Fund	0.79%	0.67%
AMP Moderate Balanced Fund	0.79%	0.67%
AMP Balanced Fund	0.79%	0.67%
AMP Growth Fund	0.79%	0.67%
AMP Aggressive Fund	0.79%	0.67%
AMP Defensive Conservative Fund <sup>3</sup>	0.45%	0.45%
AMP Balanced Fund No. 2	0.79%	0.67%
SuperLife Balanced Fund	1.06%	0.68%
SuperLife Moderate Fund	1.01%	0.63%
SuperLife Growth Fund	1.11%	0.73%
Mercer Balanced Fund	1.22%	0.84%
Milford Conservative Fund	1.25%	1.10%
Milford Balanced Fund	1.36%	1.21%
Milford Active Growth Fund	1.65%	1.50%
Milford Aggressive Fund	1.50%	1.35%
AMP Cash Fund	0.58%	0.42%
AMP NZ Fixed Interest Fund	0.80%	0.42%
AMP Global Fixed Interest Fund	0.79%	0.55%
AMP Australasian Shares Fund	0.79%	0.67%
AMP International Shares Fund	0.79%	0.45%
AMP International Shares Fund No. 2	0.79%	0.45%
AMP Conservative Fund No.2 <sup>4</sup>	0.79%	0.60%
AMP Balanced Fund No.4 <sup>4</sup>	0.79%	0.67%
AMP Growth Fund No.2 <sup>4</sup>	0.79%	0.67%
ANZ Conservative Fund <sup>5</sup>	1.04%	0.66%
ANZ Balanced Growth Fund <sup>5</sup>	1.14%	0.76%
ANZ Growth Fund <sup>5</sup>	1.24%	0.86%
ANZ Property Fund <sup>5</sup>	1.09%	0.71%

*It should come as no surprise that fees and expenses are charged when investing with AMP. One of the many benefits you receive as an employee of Air New Zealand and its related companies is lowered fees. It may not seem like much but small differences in fees can have a positive impact on your investment over the long-term. For more information on fees please refer to your relevant member booklet or reach out to your adviser for a little help by calling us on 0800 267 005 or by emailing [wpa@amp.co.nz](mailto:wpa@amp.co.nz)*



## Notes and references

### <sup>1</sup> KiwiSaver Total Annual Fund Charge (TFC)

The total annual fund charges for the Funds are described in the [AMP KiwiSaver Scheme Product Disclosure Statements](#). The amount of the total annual fund charges comprises the following components:

- Management fee; and
- Costs and expenses (estimated).

### <sup>2</sup>**Rebate information**

Air New Zealand employees who are members of the AMP KiwiSaver Scheme receive a rebate of management fees paid on the TFC for funds (except AMP Defensive Conservative Fund) offered through Air New Zealand plan. The rebate is paid monthly. For more information about how the rebates are calculated and applied, please refer to the Air New Zealand member information booklet.

<sup>3</sup>AMP Defensive Conservative Fund is closed to new investors.

<sup>4</sup>As at 24 May 2024, the Nikko AM Conservative Fund, Nikko AM Balanced Fund and Nikko AM Growth Fund were renamed AMP Conservative Fund No.2, AMP Balanced Fund No. 4 and AMP Growth Fund No. 2. These funds are closed to new investors.

<sup>5</sup>As at 24 May 2024, the ANZ Conservative Fund, ANZ Balanced Growth Fund, ANZ Growth Fund and ANZ Property Fund are closed to new investors.