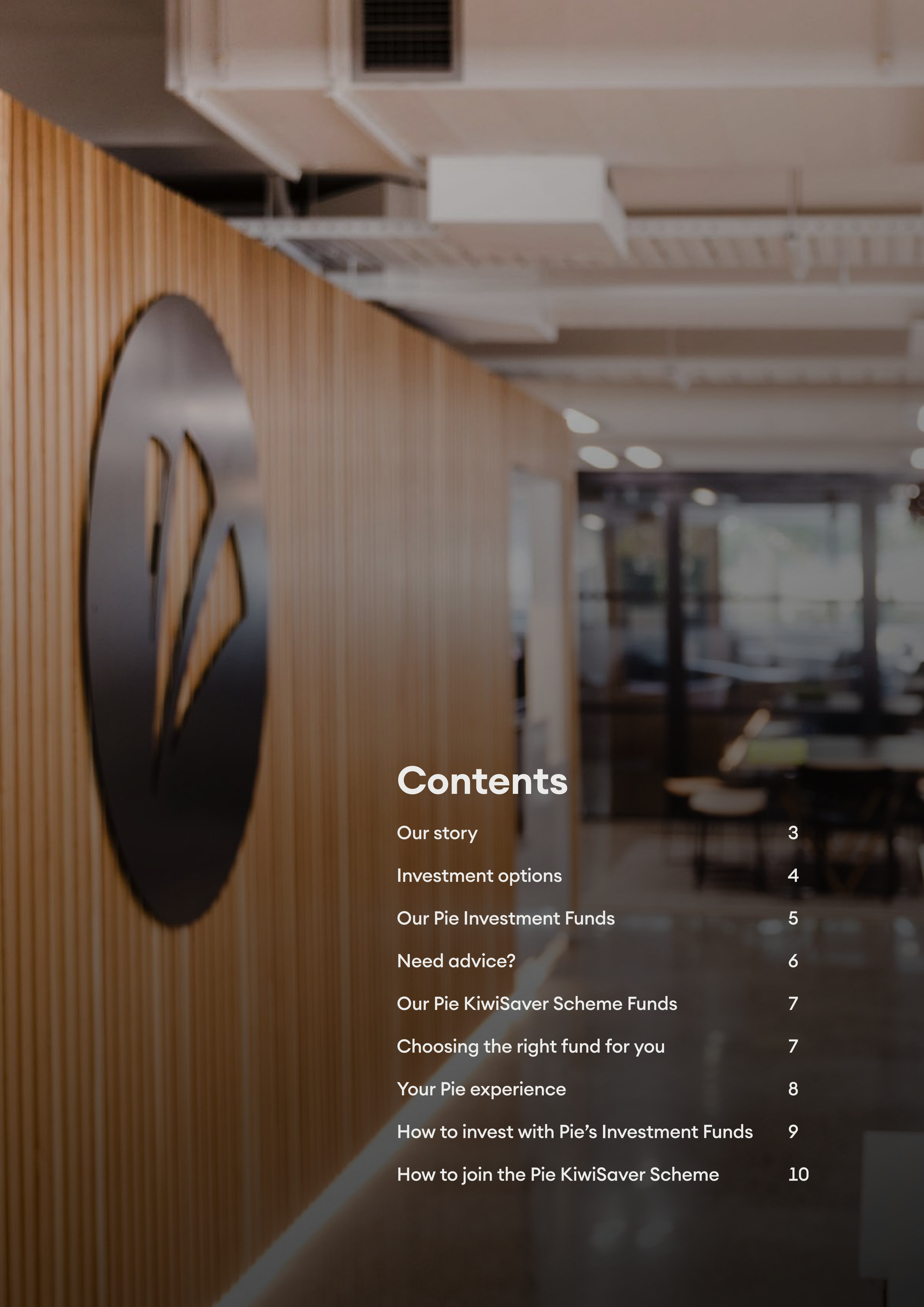
Pie Funds

Your guide to investing with us

► KiwiSaver ► Investment Funds ► Wealth



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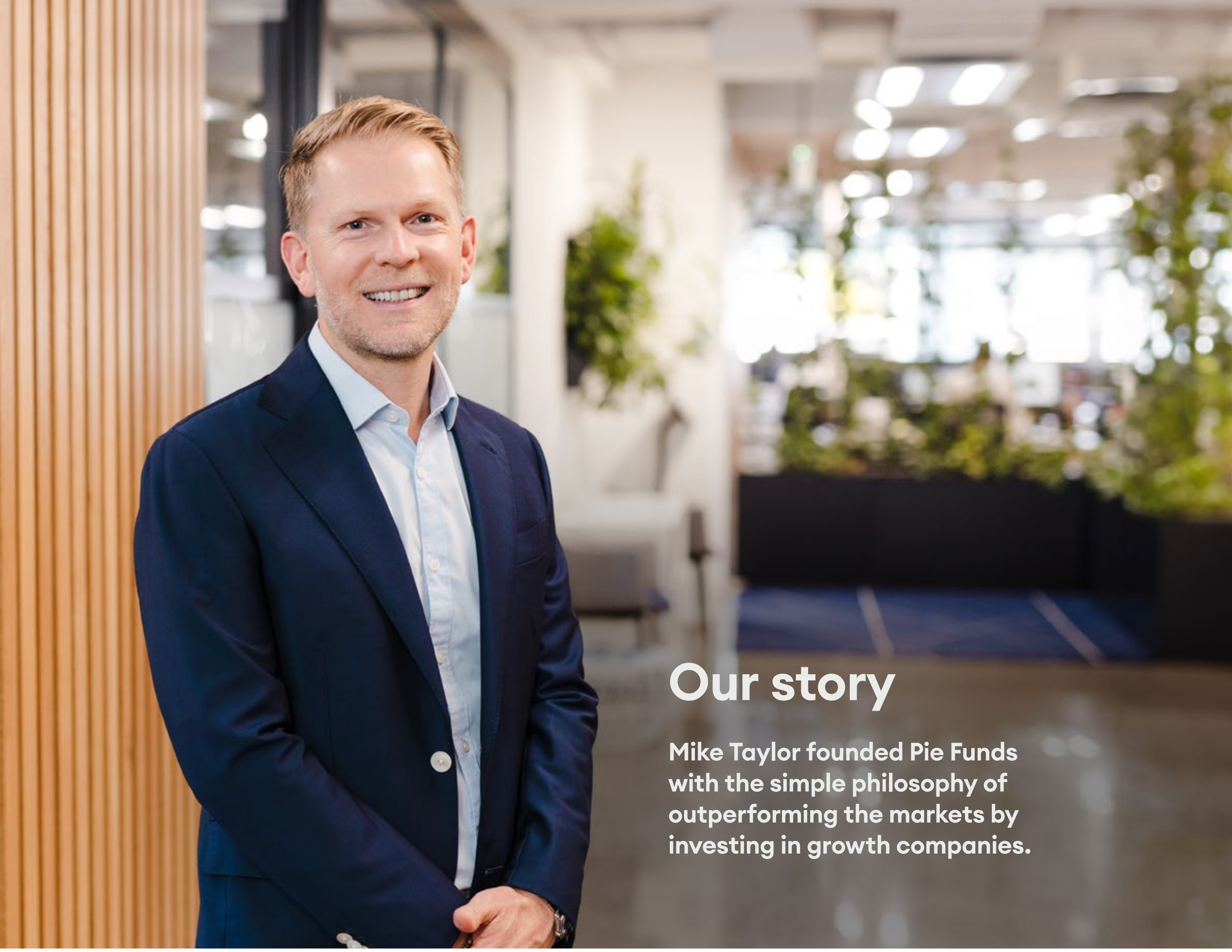


Our story

Mike Taylor founded Pie Funds with the simple philosophy of outperforming the markets by investing in growth companies.

Having purchased his first shares at the age of 18, Mike went on to grow his own personal portfolio and then that of friends and family. Mike worked in a number of financial roles both here and in the UK.

We are a boutique, New Zealand-owned KiwiSaver, investment fund and wealth manager. Helping Kiwis grow their wealth since 2007, we offer a highly personalised, hands-on approach to growing your wealth by taking the time to understand your goals, your values, your future. We manage your investments so you can focus on what you love. And because we invest alongside you, your success is ours.

Bespoke
Investing isn't one-size-fits-all. We combine expertise with innovative strategies to tailor investments that align with your personal goals.

Boutique
Since 2007, proudly New Zealand-owned, we offer a hands-on, performance-driven approach to grow your wealth. With expert teams in New Zealand, Australia, and the UK, we actively manage your investments – so you don't have to.

For you
We're in this together. With over $100m of our own money invested alongside yours, our success is tied to yours. Because when you win, we win.

Investment options

Investment Funds

If you prefer to pick and choose your funds, we have a number of options available. We can provide you with in-depth information about each fund to assist you with your choice.

We get closer – to the detail, to the markets, to the businesses we invest in – so you don't have to.

Minimum investment amount: $25,000 per fund

Advice Available: NO YES

Investment Advice

If you have $250,000 or more to invest and need advice, we can offer you your own dedicated Investment Adviser.

Your adviser will recommend a diversified portfolio, harnessing a select number of our investment funds and calibrated to your investment goals and risk level.

Minimum investment amount: $250,000

Advice Available: NO YES

Wealth

Pie Wealth is a personalised service that tailors an investment portfolio to your goals and situation.

Our advice process is designed to create a portfolio that is right for you. One of our experienced Wealth Advisers will listen, talk you through the options, share their insights, and provide solutions to meet your financial goals. Our advisers' disclosure statements are available on request free of charge.

Wealth management for investors who expect more.

Minimum investment amount: $1 million

Advice Available: NO YES

KiwiSaver

Pie KiwiSaver Scheme has four different funds to suit your life stage and help you achieve your investment goals.

Plus, we're proud to offer a fee-free account for members under 13 years old, making it even easier to grow their savings.

We don't follow the market. We work tirelessly to beat it. We're experts at active management. It's easy to forget about your KiwiSaver savings. We never do.

Minimum investment amount: None

Advice Available: NO YES

Our Pie Investment Funds

We have a range of actively managed investment funds with differing risk and return profiles to suit your investment objectives.

Australasian Funds

Growth
Invests predominantly in listed Australasian smaller companies.

Investment timeframe
5+ Years

Risk rating
Higher

Growth 2
Invests predominantly in listed Australasian smaller and medium companies.

Investment timeframe
5+ Years

Risk rating
Higher

Dividend Growth (Closed)
Invests predominantly in listed Australasian smaller and medium companies that pay dividends or will produce cash-flow available for future distributions.

Investment timeframe
5+ Years

Risk rating
Higher

Emerging (Closed)
Invests predominantly in listed Australasian emerging companies.

Investment timeframe
5+ Years

Risk rating
Higher

Global Funds

Global Growth
Invests predominantly in listed international smaller companies.

Investment timeframe
5+ Years

Risk rating
Higher

Global Growth 2
Invests predominantly in listed international large companies.

Investment timeframe
5+ Years

Risk rating
Higher

Growth UK & Europe
Invests predominantly in listed UK & European smaller companies.

Investment timeframe
5+ Years

Risk rating
Higher

Diversified and Fixed Income Funds

Conservative
Invests predominantly in fixed interest securities and some cash, with an allocation to equities.

Investment timeframe
3+ Years

Risk rating
Lower

Chairman's
Invests predominantly in the other Pie Funds products. Minimum investment $500,000.

Investment timeframe
5+ Years

Risk rating
Higher

Fixed Income
Invests predominantly in New Zealand and international fixed interest securities.

Investment timeframe
3+ Years

Risk rating
Lower

Property & Infrastructure
Invests predominantly in listed property and infrastructure securities.

Investment timeframe
7+ Years

Risk rating
Higher

Need advice?

If you have $250,000 or more to invest and need advice, we can offer you your own dedicated Investment Adviser – a qualified professional who'll build a portfolio recommendation tailored to your investment goals, risk tolerance and timeframe.

How it works

1 ► **Meet your Investment Adviser**

You'll be matched with a dedicated Pie Investment Adviser – a qualified professional. Your adviser takes time to understand where you are and where you want to be.

2 ► **Risk profile and goals**

You'll complete a short questionnaire – typically reviewed in your first meeting – covering your investment goals, timeframes and how you feel about risk. This isn't a form for form's sake: it's the foundation your portfolio recommendation is built on.

3 ► **A tailored recommendation**

Based on your profile, your adviser recommends a diversified portfolio, harnessing a select number of Pie's investment funds and calibrated to your investment risk level. You'll receive a written Statement of Advice explaining exactly what's recommended and why.

4 ► **Portfolio implementation**

If you decide to proceed with the recommendation, your adviser will guide you through the steps needed to put your portfolio in place.

5 ► **When things change**

If your circumstances shift – a change in income, a new goal, approaching retirement, or significant market movements, for example – your adviser can take a new look at your situation and, through a separate advice engagement, recommend a different strategy, if that's appropriate.

Your adviser is a qualified financial adviser

Every Pie Investment Adviser holds the New Zealand Certificate in Financial Services (Level 5, Investment Strand) and is registered on the Financial Service Providers Register. They operate under Pie's Financial Advice Provider licence and are bound by the Code of Professional Conduct – including a duty to act in your interests.

Our Pie KiwiSaver Scheme Funds

The Pie KiwiSaver Scheme has four different actively managed funds to suit every investors' needs

Conservative

Invests primarily in fixed interest and cash, with an allocation to equities.

Investment timeframe
3+ Years

Risk rating
Lower

Balanced

Invests in equities with a reasonable allocation towards fixed interest.

Investment timeframe
5+ Years

Risk rating
Medium

Growth

Invests primarily in international and Australasian equities, along with a cash and fixed interest exposure.

Investment timeframe
7+ Years

Risk rating
Higher

Aggressive

Invests primarily in international and Australasian equities.

Investment timeframe
10+ Years

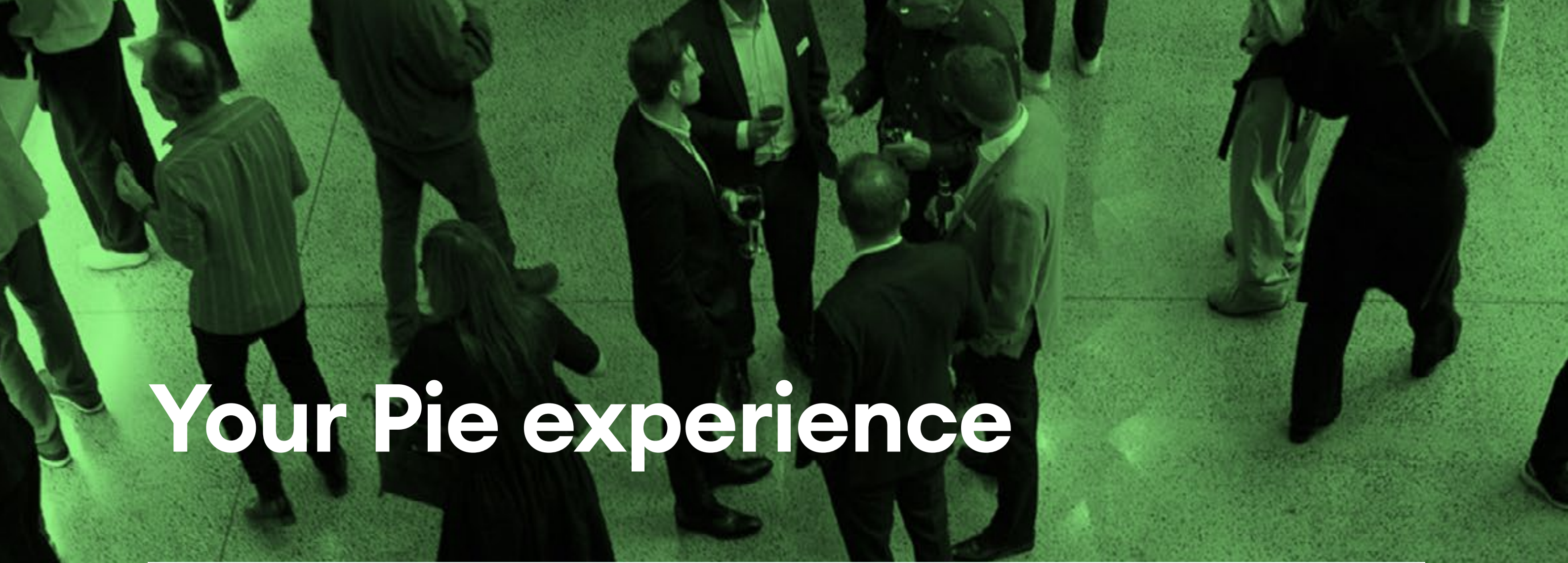
Risk rating
Higher

Choosing the right fund for you

One of the most important decisions that you can make about your KiwiSaver account is the type of fund you are in. When deciding on which fund to choose it's important to consider your investment goals and timeframe as well as how you feel about risk.

The longer you have to invest, the more risk you may be able to tolerate. This is because you have time to ride the ups and downs of investment markets and therefore can be invested in higher risk funds. Higher risk funds can rise and fall over short periods of time however in the long term they tend to grow your balance more than conservative funds.

We recommend that you periodically review your fund choice to ensure it remains best suited for you. Try our online fund chooser tool to help you decide.



Your Pie experience

Exceptional service tailored to you

- Whether you're with our Investment Funds, Pie KiwiSaver Scheme, or Pie Wealth, you'll have direct access to a dedicated expert or team for all your investment needs.
- Pie Wealth investors enjoy the privilege of continuous personalised financial advice, ensuring your portfolio is always attuned to your evolving financial needs.

Active, attentive portfolio management

- Our investment team's active management approach means we're always on the lookout, ensuring your investments are poised to capture opportunities.
- With our investor portal, your investment's performance is always a few clicks away, providing clarity and control over your financial future.
- We manage the intricacies of tax reporting for you, providing accessible annual statements through your investor portal.

Clear, consistent communication

- Our newsletter offers a regular infusion of market insights and fund performance, keeping you informed and updated from our investment teams on the ground in Auckland, Sydney, and London.
- Join us at our Annual Investor events for deep dives into fund strategies, market outlooks, and the opportunity to connect with the broader Pie community.

Investment flexibility

- Boost your investment easily in any of your current funds, with the flexibility to set up regular contributions for a steady growth path.
- Interested in broadening your investment horizons? Explore other open Investment Funds with ease.

How to invest with Pie's Investment Funds

It's easy to join.

What you will need to prepare

- Have your driver's licence or passport ready
- Have your IRD number ready
- Complete the online application
- Deposit your funds
- Leave the rest up to us!

How to join the Pie KiwiSaver Scheme

It's easy to join.

What you will need to prepare

- Have your driver's licence or passport ready
- Have your IRD number ready
- Complete the online application
- Leave the rest up to us!


Market Insights
COLLECTIONS
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Pie

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