

DISCLOSE REGISTER - FULL PORTFOLIO HOLDINGS

Offer name	NZ FUNDS WEALTHBUILDER	1	Offer number	OFR12761
Fund name	LIFE CYCLE - AGE 0-54		Fund number	FND16932
Period disclosure applies [dd/mm/yyyy]	30/09/2025			
Asset name	% of fund net assets		Security code	
a2 Milk Co Ltd		0.95%	NZATME0002S8	
ABB Ltd		0.86%	CH0012221716	
Acciona SA		0.06%	ES0125220311	
Aena SME SA		0.04%	ES0105046017	
Aeroports de Paris		0.04%	FR0010340141	
Air New Zealand Ltd		0.84%	NZAIRE0001S2	
Alexandria Real Estate Equities		0.05%	US0152711091	
Amazon.com Inc		0.52%	US0231351067	
Amazon.com Inc 4.55% 01/12/2027		0.04%	US023135CP90	
American Tower Corp		0.04%	US03027X1000	
American Water Works Co Inc		0.05%	US0304201033	
Amgen Inc 5.15% 02/03/2028		0.06%	US031162DP23	
ANZ Bank Ltd 2.999% 17/09/2031		0.30%	NZANBDT024C7	
ANZ Bank New Zealand 7.6% Perpetual		0.11%	NZANBEP002C6	
Apple Inc		1.02%	US0378331005	
Apple Inc 4.0% 10/05/2028		0.07%	US037833ET32	
Argosy Property Ltd		0.08%	NZARGE0010S7	
ASB Bank Bill 2.825% 19/12/2025		0.08%	ASB BB 2.825% 19/12/2025	
ASB Bank Bill 2.995% 28/11/2025		0.09%	NZF04DT849C8	
ASB Bank Bill 3.00% 03/12/2025		0.08%	NZF04DT850C6	
ASB Bank Bill 3.14%10/11/2025		0.07%	NZF04DT834C0	
ASML Holding NV (ADR)		0.45%	USN070592100	
AstraZeneca PLC		0.51%	GB0009895292	
ASX Ltd		0.04%	AU0000000ASX7	
AT&T Inc		0.04%	US00206R1023	
Atlas Arteria Ltd		0.04%	AU0000013559	
Auckland International Airport		0.54%	NZAIAE0002S6	
AvalonBay Communities Inc		0.05%	US0534841012	
Banco Santander SA 3.875% 22/04/2029		0.06%	XS2806471368	
Bank of America Corp		0.60%	US0605051046	
Bank of America Corp 5.202% 25/04/2029		0.06%	US06051GLG28	
Bank of New Zealand 4.889% 19/11/2029		0.12%	NZBNZDT406C7	
Bank of New Zealand 5.872% 01/09/2028		0.22%	NZBNZDT403C4	
Bank of New Zealand 7.3% Perpetual		0.10%	NZBNZEP001C9	
BKW AG		0.06%	CH0130293662	
BNP Paribas SA		0.79%	FR0000131104	
BNZ 4y swap Rec 3.4225% 7July2029		0.01%	BNZ 4y swap Rec 3.4225%	
BNZ Bank Bill 2.83% 19/12/2025		0.33%	NZF01DT945C7	
BNZ Bank Bill 2.96% 16/12/2025		0.11%	NZF01DT913C5	
BNZ Bank Bill 3.02% 21/11/2025		0.05%	NZF01DT935C8	
BNZ Bank Bill 3.135% 18/11/2025		0.05%	NZF01DT932C5	
BNZ Bank Bill 3.135% 19/11/2025		0.14%	NZF01DT894C7	
BNZ Bank Bill 3.145% 14/11/2025		0.14%	NZF01DT930C9	
BNZ Bank Bill 3.195% 29/10/2025		0.11%	NZF01DT922C6	
BNZ Bank Bill 3.195% 31/10/2025		0.04%	NZF01DT924C2	
BNZ Bank Bill 3.26% 9/10/2025		0.09%	NZF01DT914C3	
Brambles Ltd		0.05%	AU0000000BXB1	
Briscoe Group Ltd		0.06%	NZBGRE0001S4	
Brookfield Infrastructure Partners		0.04%	BMG162521014	
Canadian National Railway Co		0.03%	CA1363751027	
Canadian Pacific Kansas City Ltd		0.03%	CA13646K1084	
CDX HY CDSI S45 5Y Sell protection		0.06%	CDX HY CDSI S45 5Y SP	
Cellnex Telecom SA		0.04%	ES0105066007	
Chorus Ltd		1.77%	NZCNUE0001S2	
Chorus Ltd 2.51% 12/02/2030		0.05%	NZCNUDT005C1	
Chorus Ltd 5.9% 06/06/2056		0.04%	NZCNUDT007C7	
Cie de Saint-Gobain SA		0.45%	FR0000125007	
Citibank Australia Cash		0.54%		
Citibank Australia Safekeeping		0.02%		
Citibank Hong Kong Cash		8.06%		

Citibank Hong Kong Safekeeping	0.02%
Citibank New Zealand Cash	0.58%
Citibank New Zealand Safekeeping	0.15%
CITIC Securities Co Ltd	0.68% CNE1000016V2
Citigroup Inc 4.125% 25/07/2028	0.06% US172967KU42
Cleanaway Waste Management Ltd	0.04% AU000000CWY3
CME Bitcoin Futures BTCV5	0.10% BTCV5
CME Ether Futures DCRV5	0.03% DCRV5
Cogent Communications Holdings	0.02% US19239V3024
Computershare Ltd	0.04% AU000000CPU5
Constellation Energy Corp	0.06% US21037T1097
Contact Energy Ltd	0.82% NZCENE0001S6
COPPER FUTURE Dec25	0.46% HGZ5
Crown Castle International Corp	0.03% US22822V1017
CSL Ltd	1.14% AU000000CSL8
Cummins Inc	0.48% US2310211063
DiDi Global Inc	2.73% US23292E1082
Digital Realty Trust Inc	0.09% US2538681030
Downer EDI Ltd	0.05% AU000000DOW2
E.ON SE	0.06% DE000ENAG999
EBOS Group Ltd	0.35% NZEBOE0001S6
Edison International	0.05% US2810201077
Edison International 5.25% 15/11/2028	0.04% US281020AY36
EDP Renovaveis SA	0.06% ES0127797019
EDP SA	0.06% PTEDP0AM0009
Eli Lilly and Co	0.50% US5324571083
Elia Group SA/NV	0.06% BE0003822393
Equinix Inc	0.09% US29444U7000
Equity Residential	0.05% US29476L1070
Essential Utilities Inc	0.06% US29670G1022
Essex Property Trust Inc	0.05% US2971781057
EURO STOXX 50 VG Future Series VGZ5	0.06% VGZ5
Eversource Energy	0.06% US30040W1080
Exelon Corp	0.06% US30161N1019
Extra Space Storage Inc	0.05% US30225T1025
FANUC Corp	0.22% JP3802400006
Ferrovial SE	0.04% NL0015001FS8
Fisher & Paykel Healthcare Corp	0.84% NZFAPE0001S2
Fletcher Building 2.80% 15/03/2026	0.04% NZFBIDA020C8
Fletcher Building Ltd	1.66% NZFBUE0001S0
Ford Motor Credit Co LLC 6.798% 07/11/2028	0.05% US345397D591
Fortum Oyj	0.06% FI0009007132
FORWARD AUDNZD	-0.15% FORWARD AUDNZD
FORWARD CADNZD	-0.01% FORWARD CADNZD
FORWARD EURNZD	-0.06% FORWARD EURNZD
FORWARD HKDNZD	-0.07% FORWARD HKDNZD
FORWARD JPYNZD	0.25% FORWARD JPYNZD
FORWARD USDNZD	-1.91% FORWARD USDNZD
Freightways Ltd	0.91% NZFREE0001S0
FTSE CHINA A50 Oct25	-0.02% XUV5
FTXIN9 30Dec25 Call option 16083.72	0.11% FTXIN9 30Dec25 Call 16083.72
Galaxy Digital Inc	0.44% US36317J2096
General Motors Financial Co Inc 5.8% 23/06/2028	0.05% US37045XEHS2
Getlink SE	0.04% FR0010533075
Global Infrastructure TRS basket	0.03% IGF US TRS
Goanna Capital 21C LLC	0.28% US64119N6085
Goanna Capital Fund	0.20% Goanna Capital I LP
GOLD GC Future Series GCZ5	0.42% GCZ5
Goldman Sachs Futures	18.75%
Goldman Sachs Group 5.727% 25/04/2030	0.06% US38141GA872
Goldman Sachs Group Inc	0.60% US38141G1040
Goldman Sachs OTC Derivatives (ex FX)	0.31%
Goodman Property Trust	0.16% NZCPTE0001S9
GSC1000P 19Dec25 Call option 100.05	0.13% GSC1000P 19Dec25 Call 100.05
Hallenstein Glasson Holdings Ltd	0.46% NZHLGE0001S4

HANG SENG CHINA ENT INDX HC Future Series HCV5	0.05% HCV5
HCT Future Series HCTV5	0.02% HCTV5
Heartland Group Holdings Ltd	1.24% NZHGHE0007S9
Home Depot Inc	0.54% US4370761029
Hutchison Port Holdings Trust	0.02% SG2D00968206
Hydro One Ltd	0.05% CA4488112083
IDEX Corp	0.19% US45167R1041
Infratil 3.6% 15/12/2027	0.01% NZIFTD0310L9
Infratil 7.06% 17/12/2031	0.05% NZIFTD0350L5
Infratil Ltd	1.07% NZIFTE0003S3
Intesa Sanpaolo SpA	0.67% IT0000072618
Intuit Inc	0.07% US4612021034
Intuitive Surgical Inc	0.50% US46120E6023
Investore Property Ltd	0.11% NZIPLE0001S3
Invitation Homes Inc	0.05% US46187W1071
Iron Mountain Inc	0.04% US46284V1017
Itau Unibanco Holding SA ADR	0.59% US4655621062
ITRX AUS CDSI S44 5Y Sell Protection	0.01% ITRX AUS CDSI S44 5Y SP
ITRX AUS CDSI S44 5Y Sell Protection 2	0.01% ITRX AUS CDSI S44 5y SP
John Deere Capital Corp 4.5% 16/01/2029	0.09% US24422EXH79
Johnson & Johnson	0.44% US4781601046
JPMorgan Chase & Co	0.93% US46625H1005
JPMorgan Chase 5.299% 24/07/2029	0.06% US46647PDU75
Keyence Corp	0.20% JP3236200006
Kimco Realty Corp	0.06% US49446R1095
Kiwi Property Group Ltd	0.51% NZKPGE0001S9
Kiwibank 4.93% Perpetual	0.14% NZKIWD0001S3
Kiwibank Bank Bill 2.98% 10/12/2025	0.09% NZKIWDP344L4
Kiwibank Bank Bill 3.02% 21/11/2025	0.07% NZKIWDP325L3
Kiwibank Bank Bill 3.14% 11/11/2025	0.05% NZKIWDP315L4
Kiwibank Bank Bill 3.19% 28/10/2025	0.10% NZKIWDP301L4
Kiwibank Ltd 2.36% 11/12/2030	0.08% NZKIWD1230L2
Kiwibank Ltd 6.4% 05/12/2033	0.05% NZKIWD01T2L3
L'Oreal SA	0.25% FR0000120321
Legrand SA	0.63% FR0010307819
Lennox International Inc	0.60% US5261071071
Lenovo Group Ltd	0.48% HK0992009065
Lyft Inc	0.39% US55087P1049
Mainfreight Ltd	1.54% NZMFTE0001S9
Mastercard Inc	0.46% US57636Q1040
MercadoLibre Inc	0.41% US58733R1023
Merck & Co Inc	0.42% US58933Y1055
Mercury Ltd 5.73% 13/05/2052	0.12% NZMICYDG005C3
Mercury NZ Ltd	1.65% NZMRPE0001S2
Meridian 4.55% 11/03/2032	0.06% NZMELDT122C4
Meridian Energy Ltd	0.37% NZMELE0002S7
Meta Platforms Inc	0.38% US30303M1027
Microsoft Corp	0.99% US5949181045
Mid-America Apartment Communities	0.05% US59522J1034
MINI MDAX MFL Future Series MFLZ5	-0.01% MFLZ5
Mitsubishi Heavy Industries Ltd	0.60% JP3900000005
Mitsui Fudosan Co Ltd	0.05% JP3893200000
Moncler SpA	0.42% IT0004965148
Morgan Stanley	0.43% US6174464486
Morgan Stanley 5.164% 20/04/2029	0.06% US61747YFD22
MSCI EmgMkt MES Future Series MESZ5	0.03% MESZ5
National Grid PLC	0.06% GB00BDR05C01
Nestle SA	0.47% CH0038863350
Netflix Inc	0.44% US64110L1061
Netlink NBN Trust	0.02% SG1DH9000006
NEXTDC Ltd	0.04% AU000000NXT8
Novartis Finance SA 0.0% 23/09/2028	0.07% XS2235996217
NVIDIA Corp	1.24% US67066G1040
NZD	-0.49%
NZX Ltd	0.03% NZNZXE0001S7

Oceania Healthcare Ltd	0.04% NZOCAE0002S0
Oracle Corp	0.59% US68389X1054
Orange SA 8.125% 20/11/2028	0.03% XS0399412443
Orsted AS	0.10% DK0060094928
Palantir Technologies Inc	0.26% US69608A1088
Peet 8.5% 30/09/2029	0.05% AU3CB0310019
Ping An Insurance Group Co of China Ltd	0.43% CNE1000003X6
Port of Tauranga Ltd	1.41% NZPOTE0003S0
Precinct Properties Group	0.35% NZAPTE0001S3
Prologis Inc	0.05% US74340W1036
Property for Industry 4.25% 01/10/2025	0.04% NZPFIDT020C1
Property for Industry Ltd	0.25% NZPFIE0001S5
Public Service Enterprise Group	0.05% US7445731067
Public Storage	0.06% US74460D1090
Qube Holdings Ltd	0.04% AU000000QUB5
Realty Income Corp	0.06% US7561091049
Republic Services Inc	0.03% US7607591002
Rio Tinto Ltd	0.87% AU000000RIO1
Royal Bank of Canada	0.61% CA7800871021
Ryman Healthcare Ltd	1.64% NZRYME0001S4
S&P/ASX200 A-REIT VPA Future Series VPAZ5	-0.02% VPAZ5
S&P500 EMINI ES Future Series ESZ5	0.24% ESZ5
salesforce.com Inc	0.30% US79466L3024
Schneider Electric SE	0.51% FR0000121972
SES SA	0.02% LU0088087324
Siemens AG	0.82% DE0007236101
Simon Property Group Inc	0.06% US8288061091
Spark Finance 2.6% 18/03/2030	0.02% AU3CB0266708
Spark Finance 5.21% 18/09/2029	0.07% NZSPFD0590L3
Spark New Zealand Ltd	0.89% NZTELE0001S4
SPI 200 XP Future Series XPZ5	-0.05% XPZ5
STOXX 600 UTIL GP Future Series GPZ5	0.01% GPZ5
Stride Property Group	0.25% NZSPGE0001S2
Summerset Group Holdings Ltd	1.01% NZSUME0001S0
Sun Communities Inc	0.05% US8666741041
Suvretta Offshore Fund	0.03% Suvretta Offshore
T-Mobile US Inc	0.03% US8725901040
T-Mobile USA Inc 4.95% 15/03/2028	0.04% US87264ACZ66
Taiwan Semiconductor Manufacturing Company	0.87% US8740391003
Telstra Corp Ltd	0.22% AU000000TLS2
Tencent Holdings	0.89% KYG875721634
Terna - Rete Elettrica Nazionale	0.05% IT0003242622
TOPIX Index Futures TPZ5	0.01% TPZ5
Tower Ltd	0.85% NZTWRE0011S2
TPG Telecom Ltd	0.05% AU00000090128
Transurban Group	0.04% AU000000TCL6
UBS Group AG	0.37% CH0244767585
Unibail-Rodamco-Westfield	0.05% FR0013326246
UniCredit SpA	0.82% IT0005239360
Union Pacific Corp	0.04% US9078181081
United Utilities Group PLC	0.05% GB00B39J2M42
Universa Black Swan Protection Protocol	0.31% Universa
USD	-0.19%
Vector Ltd	0.12% NZVCTE0001S7
Ventas Inc	0.06% US92276F1003
Ventia Services Group Pty Ltd	0.05% AU0000184459
Verbund AG	0.06% AT0000746409
Verizon Communications Inc	0.04% US92343V1044
Vestas Wind Systems A/S	0.22% DK0061539921
Vinci SA	0.03% FR0000125486
Vital Healthcare Property Trust	0.08% NZCHPE0001S4
Volkswagen Leasing GmbH 3.875% 11/10/2028	0.05% XS2745725155
Vulcan Steel Ltd	0.72% AU0000181984
Walmart Inc	0.64% US9311421039
Waste Connections Inc	0.04% CA94106B1013

Waste Management Inc	0.04%	US94106L1098
Wells Fargo & Co	0.17%	US9497461015
Wells Fargo & Co 6.303% 23/10/2029	0.06%	US95000U3G61
Welltower Inc	0.06%	US95040Q1040
Westpac Bank Bill 2.995% 30/12/2025	0.41%	NZF08DTA49C2
Westpac Bank Bill 3.03% 23/12/2025	0.09%	NZF08DTA45C0
Westpac Bank Bill 3.04% 22/12/2025	0.19%	NZF08DTA28C6
Westpac Bank Bill 3.178% 15/12/2025	0.14%	NZF08DTA42C7
Westpac Bank Bill 3.198% 1/12/2025	0.14%	NZF08DTA35C1
Westpac Bank Bill 3.205% 28/11/2025	0.12%	NZF08DTA34C4
Westpac Bank Bill 3.21% 03/12/2025	0.14%	NZF08DTA37C7
Westpac Bank Bill 3.34% 11/11/2025	1.01%	NZF08DTA26C0
Westpac Bank Bill 3.344% 19/11/2025	0.08%	NZF08DTA30C2
Westpac Bank Bill 3.345% 17/11/2025	0.55%	NZF08DTA16C1
Westpac Cash	3.56%	
Westpac Ltd 6.73% 14/02/2034	0.08%	NZWNZD02T2L8
WP Carey Inc	0.05%	US92936U1097
XAU Utilities IXS Future Series IXSZ5	0.01%	IXSZ5
Xero Ltd	0.33%	NZXROE0001S2