

Where is your money invested?

The Christian KiwiSaver Scheme Income Fund is for people who are more risk averse, are closer to retirement, or want fewer ups and downs in the value of their investment.

How do we invest?



Opportunities focused.

We take an active approach to investment, allowing us to take advantage of opportunities in all types of markets.



Values aligned.

[Our Ethical Investment Policy](#) is based on Christian values and we make investments that may have a positive impact on the world.

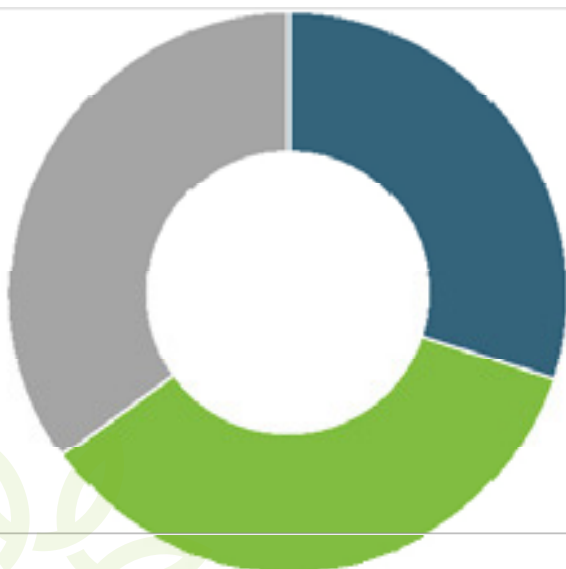


Risk aware.

We believe managing risk is just as important as achieving returns. We look to maximise the level of return, without taking unnecessary risks with your money.

On the next pages we break down the Income Fund by asset class, sector and country, show long term performance, and provide further detail on what is held inside the fund.

What is in the Income Fund?*



Cash and cash equivalents

30%



NZ Fixed Interest

35%



International Fixed Interest

35%

*The graph shows the benchmark asset allocations, and actuals may vary from time to time.

**Investment Knowhow.
Christian Values.**



[View the full portfolio holdings here on our website](#)

Fund performance

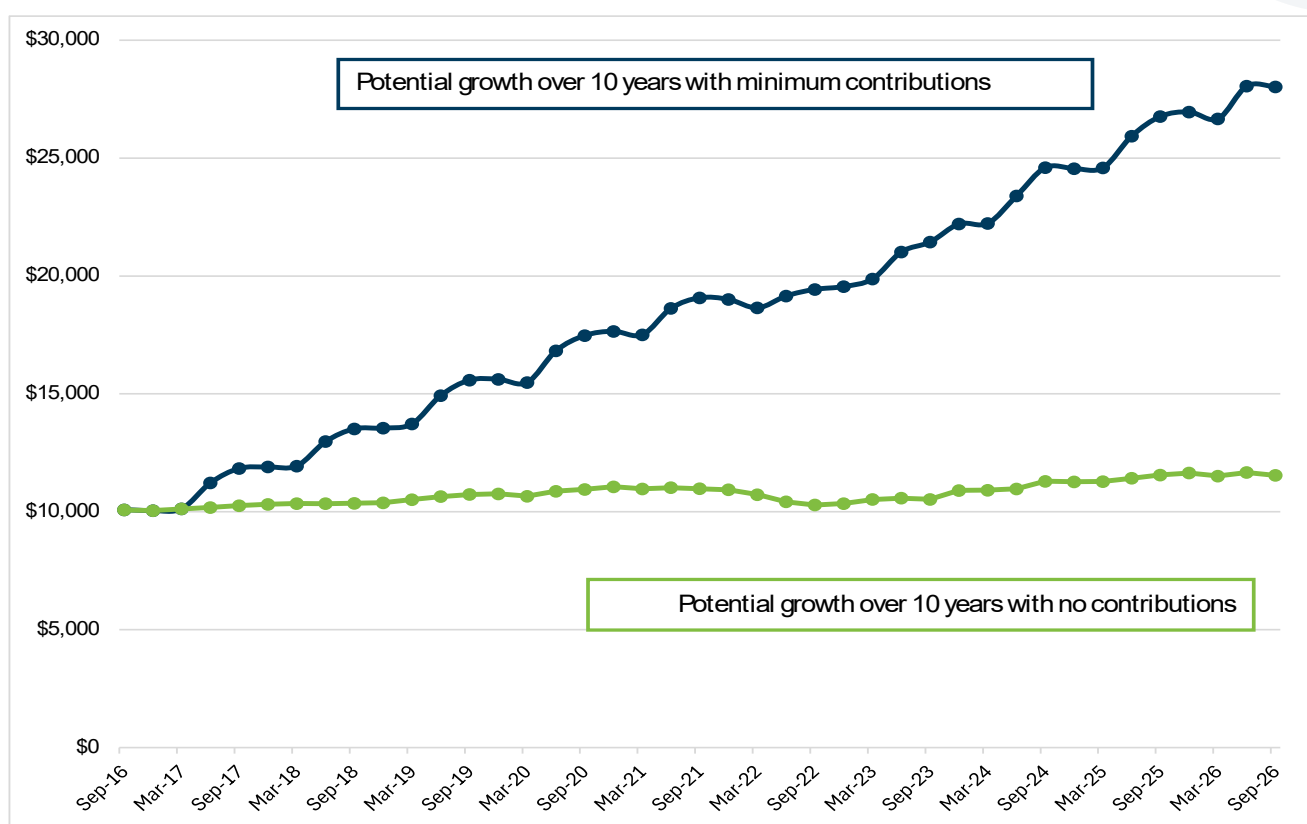
as at 30 September 2026 before fees and before tax

These performance figures have been annualised.

	1 year	3 years	5 years	10 years
Income Fund	1.1%	4.8%	2.2%	2.6%

Growth of \$10,000 in the fund in the last 10 years (shown with fees and tax deducted)

(with and without minimum contributions of \$1,042.86 per annum and government contributions)



The results above assume an initial investment of \$10,000, no withdrawals, and the reinvestment of distributions. It is for illustrative purposes only, the returns above are not a guarantee of future performance and may be negative at times. Individual results will differ to the results shown above. Tax has been applied at 28% PIR and fund charges deducted.

Fund facts:



Earnings and charges are applied to the investment each quarter



Tax is deducted annually from the investment earnings



You can view your balance in the member portal

Fund breakdown

Cash and cash equivalents

This asset class has short term products with a maturity of generally less than a year. E.g. term deposits, bank bills, on-call deposits.

NZ fixed interest

This invests into registered first mortgages and housing loans issued by ourselves to clients, as well as loans made to the NZ Government, Government guaranteed bonds, local authority bonds and corporate bonds.

International fixed interest

Investments in funds which invest into a diversified portfolio of loans that may include loans to governments, major local authorities, banks and corporate organisations, and other fixed interest securities, which are predominantly outside New Zealand.

We are currently invested across three funds – the PIMCO GIS Global Bond Fund, the PIMCO GIS Global Bond ESG Fund and the FTGF Brandywine Global Opportunistic Fixed Income Fund.

Did you know?



People who reach age 65, don't have to take all of their money out of KiwiSaver. Our members can consolidate other investments into their Christian KiwiSaver Scheme.



Our members can take regular withdrawals from their Christian KiwiSaver Scheme or lump sum amounts as they need them.



If you are new to using the member portal, we have a handy video you can watch [here](#).



We have a growing library of resources on a range of topics, including our monthly newsletter [here](#).



[Explore the full portfolio holdings on our website](#)