

Offer name	Simplicity KiwiSaver Scheme	Offer number	OFR10757
Fund name	Defensive Fund	Fund number	FND43095
Period disclosure applies [dd/mm/yyyy]	31/03/2025		
Asset name	% of fund net assets	Security code	
WSTP NFIX3FRA + 73 06/07/2026	12.85%	NZWNZD0726L8	
NZLGFA 2.75% 15/04/2025	6.70%	NZLGFDT008C2	
RABOBK NFIX3FRA + 80 12/08/2026	6.02%	NZRABDT021C9	
RABOBK NFIX3FRA + 80.000 05/04/2027	5.50%	NZRABDT022C7	
Cash at Bank	24.25%	Cash at Bank - NZD	
DCTL 0% 24/04/2025	3.41%	NZDCTDT305C0	
HAMICC 0% 05/05/2025	3.41%	NZHCCDT293C3	
DCTL 0% 29/05/2025	2.97%	NZDCTDT308C4	
CHURC 0% 19/06/2025	2.54%	NZCCHDT082C0	
RABOBK 0% 16/03/2026	2.14%	NZRABDT020C1	
IRD Deposit NZTTC 4.1% 04/03/2025 01/04/2025	2.14%	IRD NZTTC 4.1 250304 250401	
IRD Deposit NZTTC 4.1% 11/03/2025 08/04/2025	2.13%	IRD NZTTC 4.1 250311 250408	
IRD Deposit NZTTC 4.1% 18/03/2025 15/04/2025	2.13%	IRD NZTTC 4.1 250318 250415	
IRD Deposit NZTTC 4.1% 25/03/2025 22/04/2025	2.13%	IRD NZTTC 4.1 250325 250422	
IRD Deposit NZTTC 4.5% 18/02/2025 20/05/2025	2.12%	IRD NZTTC 4.5 250218 250520	
FPIT 2024-1 A Mtge	2.02%	NZFPII1001R7	
CHURC NFIX3FRA + 60 15/10/2027	1.73%	NZCCHDT907C8	
LNZCC 2018-1 A 22/061/2036	1.71%	NZLATD1011R4	
FPQC 2024-2 A Mtge	1.71%	NZFFPD1062R6	
UDC Endeavour ABS Trust	1.62%	NZUDCDD001R8	
GWRC 0% 23/05/2025	1.57%	NZWRCDT301C8	
Simplicity Living Ltd Ordinary Shares	1.39%	SIMPLIVINROS	
MTFNZ N24 Mtge A	1.37%	NZNAVTRAT012	
TAUDIS 0% 10/04/2025	1.28%	NZTDCDP100L0	
TPNZ NFIX3FRA + 37 14/09/2026	0.86%	NZTRPD0926L2	
FPQC 2024-1 A Mtge	0.73%	NZFFPD1056R8	
Debtors	0.62%	Debtors	
ICBCAS NFIX3FRA + 115 02/06/2026	0.43%	NZICBDT011C9	
Fee Pay Receive 2025-03-31	0.00%	Fee Pay Receive 2025-03-31	
Creditors	-0.28%	Creditors	
Loan secured over residential property in Auckland	0.02%	Simplicity First Home Mortgages	
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Loan secured over residential property in Auckland	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Auckland	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Otago	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Auckland	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Auckland	0.01%	Simplicity First Home Mortgages	
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Loan secured over residential property in Auckland	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Auckland	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Wellington	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Auckland	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Otago	0.01%	Simplicity First Home Mortgages	
Loan secured over residential property in Wellington	0.01%	Simplicity First Home Mortgages	



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Loan secured over residential property in Taranaki	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Canterbury	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Bay of Plenty	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Tasman	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Waikato	0.00% Simplicity First Home Mortgages
Loan secured over residential property in West Coast	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Canterbury	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Gisborne	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Manawatu-Wanganui	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Southland	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Manawatu-Wanganui	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Canterbury	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Manawatu-Wanganui	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Auckland	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Canterbury	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Canterbury	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Otago	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Waikato	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Wellington	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Auckland	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Wellington	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Wellington	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Taranaki	0.00% Simplicity First Home Mortgages
Loan secured over residential property in Auckland	0.00% Simplicity First Home Mortgages