



Kiwisaver Star Ratings

Legend

- ★ CANSTAR Rating
- ☆ Indicative CANSTAR Rating*

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Cash

Provider	Kiwisaver Scheme
★★★★★ "Outstanding Value"	
ANZ Investments NZ	ANZ KiwiSaver Scheme - Cash Fund
ASB Group Investments Limited	ASB KiwiSaver Scheme - NZ Cash Fund
★★★★	
ANZ Investments NZ	ANZ Default KiwiSaver Scheme - Cash Fund
Mercer	Mercer KiwiSaver Scheme - Mercer Cash Fund
★★★	
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - Cash Fund
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Cash Fund
BT Funds Management (NZ) Ltd	Westpac KiwiSaver Scheme - Cash Fund
SuperLife Limited	Superlife - Cash Pool
SuperLife Limited	Superlife - UK Cash Pool
☆☆☆	
BNZ Investment Services Limited	*BNZ KiwiSaver Scheme - Cash Fund
Kiwi Wealth Limited	*Kiwi Wealth KiwiSaver Scheme - Cash Fund
☆☆	
Aon Saver Limited	Aon KiwiSaver Scheme - ANZ Cash Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Nikko Cash Fund

* KiwiSaver funds that have not been available for a minimum of five years are not eligible to receive a CANSTAR star rating, however an indicative star rating is supplied. Based on the information available, CANSTAR provides an indicative rating of funds which have been available for less than five years indicated by the hollow gold stars. CANSTAR provides these indicative ratings for consumers to provide an indication of the funds rating relative to its peers for the period for which it has been available. Note that historical performance may not reflect the future performance of funds.



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Defensive

Provider	Kiwisaver Scheme
★★★★★ "Outstanding Value"	
SuperLife Limited	Superlife - NZ Bonds Pool
SuperLife Limited	Superlife - Overseas Non-government Bonds Pool
★★★★	
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - New Zealand Fixed Interest Fund
Fisher Funds Mgmt Ltd	Fisher Funds TWO KiwiSaver Scheme - Preservation Fund
SuperLife Limited	Superlife - Overseas Government Bonds Pool
☆☆☆☆	
Kiwi Wealth Limited	* Kiwi Wealth KiwiSaver Scheme - CashPlus Fund
SuperLife Limited	* Superlife - SuperLifeIncome Pool
★★★	
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - International Fixed Interest Fund
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - Enhanced Income Fund
SuperLife Limited	Superlife - UK Income
★★	
NZ Funds Management Ltd	NZ Funds KiwiSaver Scheme - Income Strategy

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Conservative

Provider	Kiwisaver Scheme
★★★★★ "Outstanding Value"	
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - AMP Default Fund
ASB Group Investments Limited	ASB KiwiSaver Scheme - Conservative Fund
☆☆☆☆☆ "Outstanding Value"	
Booster Investment Mgmt Ltd	* Booster KiwiSaver Scheme - Default Saver Fund
★★★★	
ANZ Investments NZ	ANZ Default KiwiSaver Scheme - Conservative Fund
Fisher Funds Mgmt Ltd	Fisher Funds TWO KiwiSaver Scheme - Cash Enhanced Fund
☆☆☆☆	
BNZ Investment Services Limited	* BNZ KiwiSaver Scheme - First Home Buyer Fund
★★★	
ANZ Investments NZ	ANZ KiwiSaver Scheme - Conservative Fund
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Conservative Fund
BT Funds Management (NZ) Ltd	Westpac KiwiSaver Scheme - Conservative Fund
Fisher Funds Mgmt Ltd	Fisher Funds KiwiSaver Scheme - Conservative Fund
Fisher Funds Mgmt Ltd	Fisher Funds TWO KiwiSaver Scheme - Conservative Fund
Kiwi Wealth Limited	Kiwi Wealth KiwiSaver Scheme - Conservative Fund
Mercer	Mercer KiwiSaver Scheme - Mercer Conservative Fund
SuperLife Limited	Superlife - SuperLife30 Pool
☆☆☆	
BNZ Investment Services Limited	* BNZ KiwiSaver Scheme - Conservative Fund
BT Funds Management (NZ) Ltd	* Westpac KiwiSaver Scheme - Default Fund
Milford Funds Limited	* Milford KiwiSaver Plan - Conservative Fund
★★	
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - AMP Conservative Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Russell LifePoints Conservative Fund
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - Moderate Fund
☆☆	
Booster Investment Mgmt Ltd	* Booster KiwiSaver Scheme - Asset Class Conservative Fund
Kiwi Wealth Limited	* Kiwi Wealth KiwiSaver Scheme - Default Fund
☆	
Booster Investment Mgmt Ltd	* Booster KiwiSaver Scheme - Capital Guaranteed Fund
Funds Administration New Zealand	* Lifestages KiwiSaver Scheme - Income Fund
Generate	* Generate KiwiSaver Scheme - Conservative Fund

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Balanced

Provider	Kiwisaver Scheme
★★★★★ "Outstanding Value"	
ASB Group Investments Limited	ASB KiwiSaver Scheme - Balanced Fund
ASB Group Investments Limited	ASB KiwiSaver Scheme - Moderate Fund
SuperLife Limited	Superlife - SuperLife60 Pool
★★★★	
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Balanced Fund
BT Funds Management (NZ) Ltd	Westpac KiwiSaver Scheme - Balanced Fund
SuperLife Limited	Superlife - Ethica Pool
★★★★☆	
BNZ Investment Services Limited	*BNZ KiwiSaver Scheme - Moderate Fund
BT Funds Management (NZ) Ltd	*Westpac KiwiSaver Scheme - Moderate Fund
Mercer	*Mercer KiwiSaver Scheme - Mercer Moderate Fund
★★★	
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - AMP Balanced Fund
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - AMP Moderate Balanced Fund
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - AMP Moderate Fund
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - Fisher Balanced Fund
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - Nikko AM Balanced Fund
ANZ Investments NZ	ANZ Default KiwiSaver Scheme - Balanced Fund
ANZ Investments NZ	ANZ Default KiwiSaver Scheme - Conservative Balanced Fund
ANZ Investments NZ	ANZ KiwiSaver Scheme - Balanced Fund
ANZ Investments NZ	ANZ KiwiSaver Scheme - Conservative Balanced Fund
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Conservative Balanced Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Russell LifePoints Balanced Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Russell LifePoints Moderate Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Russell LifePoints Target Date 2025 Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Russell LifePoints Target Date 2035 Fund
Fisher Funds Mgmt Ltd	Fisher Funds KiwiSaver Scheme - Balanced Strategy
Fisher Funds Mgmt Ltd	Fisher Funds TWO KiwiSaver Scheme - Balanced Fund
Kiwi Wealth Limited	Kiwi Wealth KiwiSaver Scheme - Balanced Fund
Mercer	Mercer KiwiSaver Scheme - Mercer Balanced Fund
Milford Funds Limited	Milford KiwiSaver Plan - Balanced Fund
★★★☆☆	
BNZ Investment Services Limited	*BNZ KiwiSaver Scheme - Balanced Fund
Booster Investment Mgmt Ltd	*Booster KiwiSaver Scheme - Socially Responsible Investment Balanced Fund

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Balanced

Provider	Kiwisaver Scheme
★★	
Aon Saver Limited	Aon KiwiSaver Scheme - ANZ Balanced Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Nikko Balanced Fund
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - Balanced Fund
NZ Funds Management Ltd	NZ Funds KiwiSaver Scheme - LifeCycle Process - example: age 65

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Growth

Provider	Kiwisaver Scheme
★★★★★ "Outstanding Value"	
ASB Group Investments Limited	ASB KiwiSaver Scheme - Growth Fund
BT Funds Management (NZ) Ltd	Westpac KiwiSaver Scheme - Growth Fund
☆☆☆☆☆ "Outstanding Value"	
SuperLife Limited	* Superlife - SuperLife80 Pool
★★★★	
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Balanced Growth Fund
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Growth Fund
Kiwi Wealth Limited	Kiwi Wealth KiwiSaver Scheme - Growth Fund
Milford Funds Limited	Milford KiwiSaver Plan - Active Growth Fund
☆☆☆☆	
Mercer	* Mercer KiwiSaver Scheme - Mercer Growth Fund
★★★	
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - AMP Aggressive Fund
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - AMP Growth Fund
AMP Services (NZ) Ltd	AMP KiwiSaver Scheme - ANZ Balanced Growth Fund
ANZ Investments NZ	ANZ Default KiwiSaver Scheme - Balanced Growth Fund
ANZ Investments NZ	ANZ Default KiwiSaver Scheme - Growth Fund
ANZ Investments NZ	ANZ KiwiSaver Scheme - Balanced Growth Fund
ANZ Investments NZ	ANZ KiwiSaver Scheme - Growth Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Milford Active Growth Wholesale Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Russell LifePoints Growth Fund
Aon Saver Limited	Aon KiwiSaver Scheme - Russell LifePoints Target Date 2045 Fund
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - Balanced Growth Fund
Fisher Funds Mgmt Ltd	Fisher Funds KiwiSaver Scheme - Growth Fund
Fisher Funds Mgmt Ltd	Fisher Funds TWO KiwiSaver Scheme - Growth Fund
☆☆☆	
BNZ Investment Services Limited	* BNZ KiwiSaver Scheme - Growth Fund
Booster Investment Mgmt Ltd	* Booster KiwiSaver Scheme - Asset Class Growth Fund
★★	
NZ Funds Management Ltd	NZ Funds KiwiSaver Scheme - Inflation Strategy
NZ Funds Management Ltd	NZ Funds KiwiSaver Scheme - LifeCycle Process - example: age 55
☆☆	
Generate	* Generate KiwiSaver Scheme - Growth Fund
☆	
AmanahNZ Kiwisaver Ltd	* Amanah KiwiSaver Plan - Amanah Growth Fund

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Aggressive

Provider	Kiwisaver Scheme
★★★★★ "Outstanding Value"	
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Australasian Property Fund
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Australasian Share Fund
☆☆☆☆☆ "Outstanding Value"	
SuperLife Limited	* Superlife - SuperLife100 Pool
★★★★	
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - International Share Fund
Mercer	Mercer KiwiSaver Scheme - Mercer High Growth Fund
☆☆☆☆	
Mercer	* Mercer KiwiSaver Scheme - Mercer Shares Fund
★★★	
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - International Property Fund
ANZ Investments NZ	OneAnswer KiwiSaver Scheme - Sustainable International Share
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - High Growth Fund
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - International Share Fund
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - Socially Responsible Investment Growth Fund
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - Trans-Tasman Share Fund
Fisher Funds Mgmt Ltd	Fisher Funds TWO KiwiSaver Scheme - Equity Fund
☆☆☆	
Aon Saver Limited	* Aon KiwiSaver Scheme - Russell LifePoints Target Date 2055 Fund
Funds Administration New Zealand	* Lifestages KiwiSaver Scheme - High Growth Fund
★★	
Booster Investment Mgmt Ltd	Booster KiwiSaver Scheme - Geared Growth Fund
NZ Funds Management Ltd	NZ Funds KiwiSaver Scheme - Growth Strategy
NZ Funds Management Ltd	NZ Funds KiwiSaver Scheme - LifeCycle Process - example: age 40
☆☆	
Generate	* Generate KiwiSaver Scheme - Focused Growth Fund

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