

KiwiSaver divvy-up

ASB conservative fund



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| Cash | 25% |
| NZ fixed interest | 25% |
| International fixed interest | 30% |
| Australasian shares | 9% |
| International shares | 11% |

Tower balanced fund



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|------------------------------|--------|
| Cash | 13.42% |
| NZ shares | 7.65% |
| Australian shares | 4.72% |
| International equities | 30.79% |
| NZ property | 12.49% |
| NZ fixed interest | 9.83% |
| International fixed interest | 21.11% |

Fisher Funds growth fund



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|----------------------|-----|
| International shares | 40% |
| Australian shares | 35% |
| NZ shares | 25% |