

Product Disclosure Statement

GoalsGetter KiwiSaver Scheme

Generate Investment Management Funds

Dated 7 October 2026

This document replaces the
Product Disclosure Statement
dated 15 December 2025



Issued by Amova Asset Management
New Zealand Limited

1. Key information summary

What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. Amova Asset Management New Zealand Limited (**Amova NZ, we, us or our**) will invest your money and charge you a fee for its services. The returns you receive are dependent on our investment decisions and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

What will your money be invested in?

GoalsGetter KiwiSaver Scheme (**Scheme**) has twenty funds available to invest in¹, three diversified funds which invest in underlying funds offered by Generate Investment Management are included in this Product Disclosure Statement (**PDS**). These investment options are summarised below. More information about the investment target and strategy for each investment option is provided at Section 3.

Fund name	Description and investment objectives of the underlying fund	Risk indicator ²	Estimated annual fund charges ³ (% p.a. of Net Asset Value (NAV)).
GoalsGetter Generate Balanced Fund	Aims to provide a medium return over the medium term. The Fund invests in an actively managed portfolio made up of slightly more growth assets than income assets.		1.46%
GoalsGetter Generate Focused Growth Fund	Aims to provide a higher return over the long term. The Fund invests in an actively managed portfolio made up predominately of growth assets with a minor allocation of income assets. Diversified portfolio. Aims to generate a return while minimising potential losses. High level of volatility.		1.49%
GoalsGetter Generate Thematic Fund	Aims to provide a higher return over the long term. The Fund invests in an actively managed portfolio of growth assets predominately made up of mid-large cap international equities with a very minor allocation of income assets. High level of volatility.		1.43%

Other charges: In addition, you will be charged a member fee of \$30 p.a., irrespective of how many funds you invest in. All fees and expenses are inclusive of GST where applicable.

If you are receiving additional financial advice, servicing and advice fees may also be applicable⁴

¹For information on the following investment options, please refer to the applicable PDS' at: <https://www.goalsgetter.co.nz/pds-and-other-information>

²As the funds have existed for less than 5 years, appropriate market index returns have been used to calculate the risk indicator for the period to June 2026. As a result of market returns being used, the risk indicator may provide a less reliable indicator of the potential future volatility of the fund.

³Annual fund charges include an estimate of applicable fund charges, which also include base fees and performance fees charged by third party funds that the funds invest in. (see section 5 "What are the fees?")

⁴Servicing and advice fees:

- A servicing and advice fee of 0.20% per annum is included in the fund fee.
- If we have received an instruction from you to deduct an additional agreed fee payable to your financial adviser, we will deduct that agreed fee as a servicing and advice fee. This fee is capped at 0.30% per annum (incl. GST) and is paid monthly by redemption of units you hold, until you advise us that you no longer wish us to pay that fee.
- If you have received financial advice about joining or transferring to the GoalsGetter KiwiSaver Scheme, your Financial Adviser may receive additional servicing and advice fees that are paid for by Amova NZ

See Section 4 for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at <https://sorted.org.nz/tools/investor-profiler/>.

Who manages the Scheme?

Amova is the Manager of the Scheme. See Section 7 for details.

How can you get your money out?

Generally, you cannot withdraw your KiwiSaver savings until you reach 65.

In some circumstances (such as buying your first home, suffering a serious illness or significant financial hardship, death, and permanent emigration to somewhere other than Australia), you may be able to withdraw some or all of your KiwiSaver savings early.

See Section 2 for more information.

How will your investment be taxed?

The Scheme is a portfolio investment entity (**PIE**). The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (PIR). This can be 10.5%, 17.5%, or 28%. See Section 6 for more information.

Where can you find more key information?

Amova NZ is required to publish quarterly updates for the funds. The updates show the returns, and the total fees actually charged to investors during the previous year. The latest fund updates are available at https://www.goalsgetter.co.nz/historic_qfus. The Manager will also give you copies of those documents on request.

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2. How does this investment work?

This PDS offers membership of the Scheme. KiwiSaver is a long-term savings plan designed to help you save for your retirement.

The Scheme is a registered KiwiSaver scheme under the Financial Markets Conduct Act 2013 and is a trust which is governed by the Trust Deed dated 20 December 2017 as amended 15 June 2021 (the **Trust Deed**).

About the GoalsGetter KiwiSaver Scheme

The Scheme provides you access to a range of investment options across a selection of investment managers via the online GoalsGetter platform. You can invest in as many funds as you wish, and you can change your fund choice(s) at any time.

The Scheme offers the following investment options:

- Diversified Funds – The funds invest in a mix of asset classes such as cash, fixed interest, shares and property.
- Other Funds – Funds invested predominantly in a specific market or asset class that you can use to select your own strategy.

Your money is held on trust by the supervisor and pooled with the money of other investors in the fund(s). We invest this money on behalf of all investors in the fund.

The money you invest buys units in the fund(s) you select. Each unit has a price which is usually calculated on each business day by dividing the total net value of the fund's assets by the number of the fund's units on issue. The fund's assets are valued independently of us. The value of your investment will be affected by any change in the value of the fund's assets which is reflected in the fund's unit price.

Units give you the right to the returns from the assets of the fund, but do not give you legal ownership of any particular asset of the fund. The assets of each fund are not available to meet the liabilities of any other fund in the Scheme.

What are the benefits?

The key benefits of investing in the Scheme include:

- your money is actively managed by investment professionals;
- the Scheme has a range of investment options to suit different types of investors and allows you to combine funds from a range of investment managers.

Joining the Scheme

If you are not already a KiwiSaver member, you can join the Scheme by applying to us directly if you are:

- a New Zealand citizen (or entitled to New Zealand permanent residency); and
- living or normally living in New Zealand.

If you are already a KiwiSaver member, you can transfer from another KiwiSaver scheme.

We may in our absolute discretion accept or refuse to admit any person as a member.

Making investments

As at the date of this document, if you are an employee, your KiwiSaver contributions must be made at a rate of 3%, 4%, 6%, 8% or 10% of your gross (before-tax) salary or wages. If you do not choose a contribution rate, your contributions will be deducted at the 3% rate. The contributions are made from your after-tax salary or wages.

You can change your contribution rate at any time or take a "savings suspension" of between three months and one year (generally only after contributing for a year), which can be extended.

If you are self-employed, not working or wish to make voluntary contributions to your KiwiSaver account, you can make one-off or regular lump sum payments.

Employer contributions

Your employer will generally also contribute a minimum of 3% of your before-tax pay, if:

- you are aged 18 or over and below your Qualifying Age; and
- are contributing to KiwiSaver through your pay.

Employer Superannuation Contribution Tax is deducted from employer contributions.

Changes to default contribution rates

From 1 April 2026, the default contribution rate for employees and compulsory contribution rate for employers will increase as per the table below. From 1 April 2026, members aged 16 years and over will also be eligible for compulsory employer contributions.

Type of contribution	Contribution rate	Effective date
Employee	3.5%	1 April 2026
	4%	1 April 2028
Employer	3.5%	1 April 2026
	4%	1 April 2028

Government Contributions

If you are eligible, the Government will also pay you a government contribution at the rate of 25 cents for every dollar you contribute, up to a maximum of \$260.72 each year (1 July to 30 June).

Eligibility for the government contribution will be restricted to those with an annual taxable income of \$180,000 per annum or less

Members aged 16 and over will be eligible for government contributions

For more information see <https://www.ird.govt.nz/kiwisaver/kiwisaver-individuals/growing-my-kiwisaver-account/getting-the-kiwisaver-government-contribution>

Withdrawing your investments

You're eligible to withdraw all your KiwiSaver savings when you reach the New Zealand superannuation qualification age (currently 65).

- On reaching New Zealand superannuation qualification age, you can:
 - Withdraw your full investment, in which case your account will be permanently closed.
 - Withdraw part of your investment; and/or
 - Make regular withdrawals

You may be able to withdraw all or part of your KiwiSaver savings early in certain limited circumstances.

The table below shows the main types of withdrawal options available to you, and what you can withdraw.

Withdrawal type	What I can withdraw				
	Your contributions	Employer contributions	Government Contributions (formerly Member Tax Credits)	Kickstart ¹ contribution (if any)	Superannuation savings transferred from Australia
Retirement (Qualifying Age)	✓	✓	✓	✓	✓
Life-Shortening Congenital Conditions ¹	✓	✓	✓	✓	✓
Purchase of first home or second chance home buyer ²	✓	✓	✓	✓	✗
Significant financial hardship	✓	✓	✗	✗	✓
Serious illness	✓	✓	✓	✓	✓
Permanent emigration overseas	✓	✓	✗	✓	✗
Permanent emigration to Australia ⁴	✓	✓	✓	✓	✓
Death	✓	✓	✓	✓	✓
Retirement withdrawal of transferred Australian savings from 60 years old	✗	✗	✗	✗	✓

¹ You received the \$1,000 kick-start contribution if you first joined KiwiSaver before 2pm, 21 May 2015.

² If you make a withdrawal on these grounds, this will forfeit your entitlement to further GVC and CEC.

³ You must leave a minimum balance of \$1,000 in your KiwiSaver account. Other conditions apply. See the Other Material Information document at <https://www.goalsgetter.co.nz/pds-and-other-information> See the Other Material Information document at <https://www.goalsgetter.co.nz/pds-and-other-information>

⁴ You can only transfer your entire balance to an Australian complying superannuation fund.

You can also access your savings where any Act or court order requires a withdrawal.

For more information about withdrawals, see the Other Material Information document at <https://www.goalsgetter.co.nz/pds-and-other-information>.

You can obtain the required forms by contacting us. You will need to satisfy the legal requirements and our processes before you can make a withdrawal from your KiwiSaver account.

There is no Crown guarantee in respect of any KiwiSaver scheme or investment product of a KiwiSaver scheme.

How to switch between funds

You can switch to another fund at any time. A switch is treated as an application and withdrawal, consequently, a switch between the funds may typically take 5-10 days to complete. For a portion of this time, you will not have market exposure.

Switches may incur a buy/sell spread or swing price adjustment depending on the funds you are in or select to switch to.

We may delay or decline the switch without providing a reason. This PDS is for the GoalsGetter KiwiSaver Scheme – Generate Investment Management Funds. Information including PDS' for the other funds available in the Scheme can be found at <https://www.goalsgetter.co.nz/our-kiwisaver-scheme>.

Responsible investment

Responsible investment, including environmental, social, and governance considerations, are taken into account in the investment policies and procedures of the Scheme as at the date of this product disclosure statement. You can obtain an explanation of the extent to which responsible investment is taken into account on Generate's website:

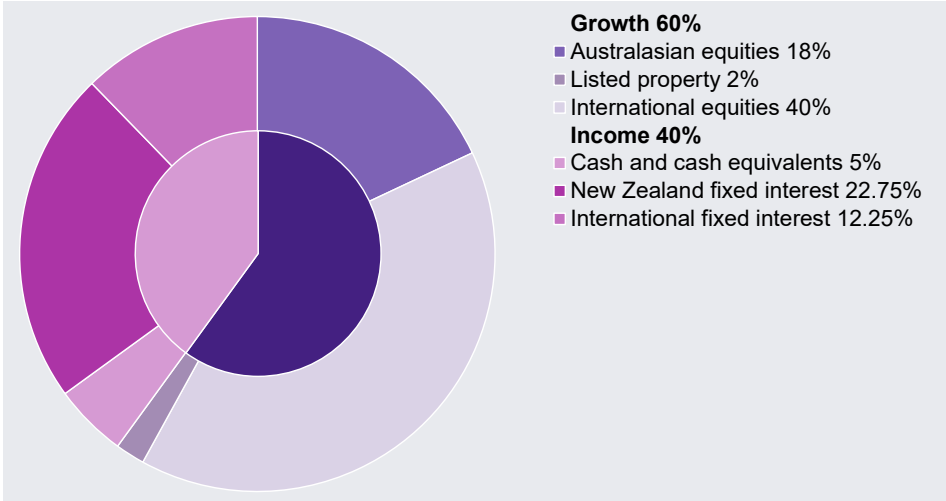
<https://www.generatewealth.co.nz/responsible-investing>

3. Description of your investment options

Investment objectives and strategy

GoalsGetter Generate Balanced Fund

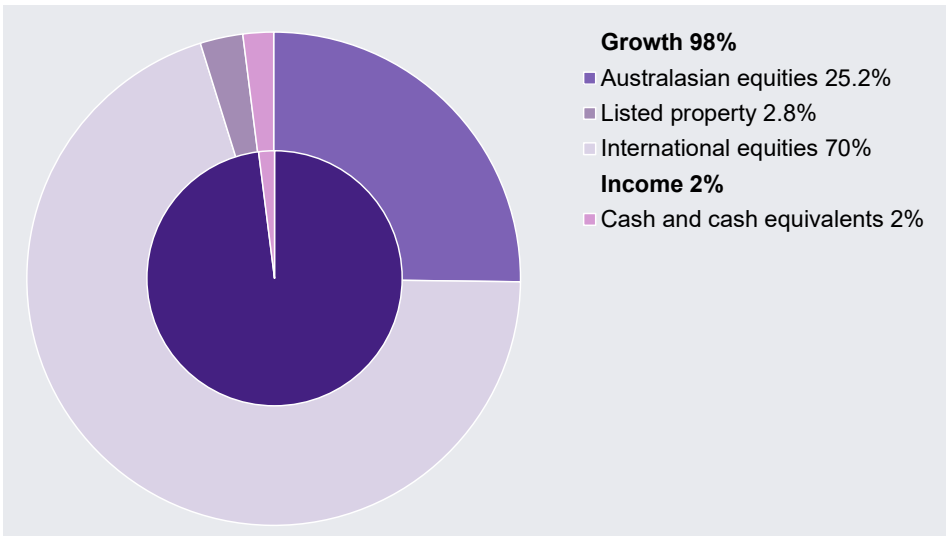
Target asset mix



Source: Generate Investment Management

GoalsGetter Generate Focused Growth Fund

Target asset mix



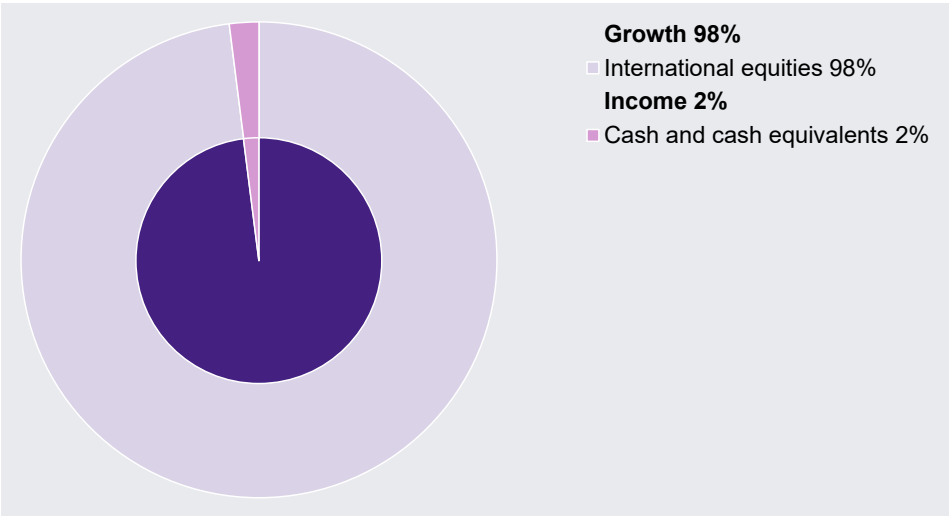
Source: Generate Investment Management

Fund Objective:	Risk Indicator:
Aims to provide a medium return over the medium term.	4 ¹
Strategy:	Volatility:
Invests in an actively managed portfolio made up of slightly more growth assets than income assets	Medium to high.
	Minimum suggested investment timeframe:
	Five years

Fund Objective:	Risk Indicator:
Aims to provide a higher return over the long term.	5 ¹
Strategy:	Volatility:
Invests in an actively managed portfolio made up predominately of growth assets with a minor allocation of income assets.	High.
	Minimum suggested investment timeframe:
	Eight years

GoalsGetter Generate Thematic Fund

Target asset mix



Source: Generate Investment Management

Fund Objective:	Risk Indicator:
Aims to provide a higher return over the long term.	5 ¹
Strategy:	Volatility:
invests in an actively managed portfolio of growth assets predominately made up of mid-large cap international equities with a very minor allocation of income assets. Returns will vary and may be low or negative at times.	High.
	Minimum suggested investment timeframe:
	Ten years

¹Refer Section 4 'What are the risks of investing?' for further explanation of the risk indicator.

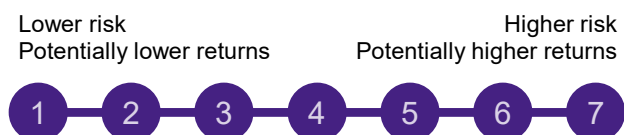
More details on the aim and investment strategy of each fund are set out in the Statement of Investment Policy and Objectives (SIPO) for the Scheme. We may change the SIPO from time to time by prior notice to the supervisor, without notifying you. Material changes will be advised in the Scheme's annual report. The current SIPO can be found on the Disclose register at <https://disclose-register.companiesoffice.govt.nz/>.

Further information about the assets in a fund can be found in the fund updates (when available) at https://www.goalsgetter.co.nz/historic_qfus

4. What are the risks of investing?

Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



For the Risk Indicator for each fund, see the “Key Information Summary” Section.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund’s assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at <https://sorted.org.nz/tools/investor-profiler/>.

Note that even the lowest category does not mean a risk-free investment, and there are other risks (described under the heading “Other specific risks”) that are not captured by this rating.

This risk indicator is not a guarantee of a fund’s future performance.

As the funds have existed for less than 5 years, appropriate market index returns have been used to calculate the risk indicator for the period to April 2024, and fund returns from May 2024 to June 2026. As a result of market returns being used, the risk indicator may provide a less reliable indicator of the potential future volatility of the fund.

While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund update for the fund.

General investment risks

Some of the things that may cause a fund’s value to move up and down, which affect the risk indicator, are:

Asset allocation will impact the overall returns of the fund as the largest determinant of returns and volatility is the proportionate allocation to different underlying assets.

Interest rates: An increase in interest rates results in the capital value of fixed interest investments falling. A decrease in interest rates results in the capital value of fixed interest investments rising.

Market: Economic, technological, political and legal factors and market sentiment can change. These changes may affect the value of financial products in investment markets, a fund’s investments and the value of the units in the fund.

Credit: Interest earning securities represent loans to borrowers that include central and local government, registered banks and companies. Credit risk is the risk that a borrower may default on interest or capital repayments.

Currency: When the NZ currency appreciates or depreciates relative to the currency of the country in which the fund invests, the return on or value of your investment may be reduced where the NZ dollar rises or falls relative to other currencies.

Company specific: A specific company’s business outlook may deteriorate because of management changes, strategy decisions, competitor activities or declining demand for its products or services. Where a fund invests in the securities of companies affected by these circumstances, investors’ returns from their investment may be negatively affected.

Liquidity: An investment may not be able to be sold quickly enough to prevent or minimise a loss. A lack of liquidity may also affect the amount of time it takes to satisfy withdrawal requests.

Derivative: Derivatives, such as options, futures, and swaps, may be used by a Fund for hedging and other purposes. The risks of using derivatives include: the value of the derivative failing to move in line with the underlying asset, potential illiquidity of the derivative, the possibility that the derivative position is difficult or costly to reverse, the derivative not performing as expected, and counterparty risk. A fund that uses derivatives may be more volatile than a fund with no derivative exposure.

Other specific risks

Fund selection risk: There is a Scheme specific risk relating to the selection of the underlying fund managers who are responsible for managing the underlying funds that the Scheme's funds invest into. We mitigate this risk by having an appropriate fund manager selection and monitoring process. However, there is the risk an underlying fund manager underperforms compared to other fund managers.

Concentration risk: Unlike the other Funds which diversify across multiple asset classes and geographical markets, the underlying Generate Thematic Managed Fund largely invests in one asset class.

Conditions causing one asset class or market to perform poorly may be offset by other asset classes or markets performing well under those same conditions. The concentration of this fund in one asset class could result in this fund being more volatile than a fund which is more diversified.

Underlying fund risk: The Generate Balanced and Focused Growth Funds invest in third party underlying funds. Some of the underlying funds that the Funds invest into may also use commodities, derivatives, currencies, fixed interest and other securities to help them achieve their investment strategies. Most third party managers are able to suspend withdrawals from their funds in limited circumstances. This could result in the funds being unable to make payments on time.

More detail on these risks and other general risks is included in Generate's Other Material Information document available at <https://www.generatewealth.co.nz/documents-and-forms/> or www.disclose-register.companiesoffice.govt.nz.

5. What are the fees?

You will be charged fees for investing in the Scheme. Fees are deducted from your investment and will reduce your returns. If we invest in other funds, those funds may also charge fees. Fees are charged in two ways:

- regular charges - (e.g. annual fund charges). Small differences in these fees can have a big impact on your investment over the long term.
- one-off fees - (e.g. individual action fees).

Estimated annual fund charges (% of net asset value)

Fund	Management Fee	Estimated third party fund base fee*	Estimated third party fund performance fee*	Estimated Annual Fund Charges ^
GoalsGetter Generate Balanced Fund	1.427%	0.029%	0.007%	1.46%
GoalsGetter Generate Focused Growth Fund	1.427%	0.050%	0.013%	1.49%
GoalsGetter Generate Thematic Fund	1.427%	-	-	1.43%

Other charges: In addition you will be charged a member fee of \$30 p.a., irrespective of how many funds you invest in.

GST: The Underlying Manager fees and expenses are exclusive of GST where applicable.

* See "Other Expenses" for more information

^ rounded to 2dp

Management Fee

We charge an annual management fee to each fund which is used to pay for the management of the relevant fund's assets, including underlying investment costs, the supervisor's fee and fund administration costs (such as audit fees, registry services and unit pricing).

The funds invest in related Amova funds. There is no charge to the funds for these investments.

Annual fund charges are calculated and accrued daily and reflected in the unit price. The management fee is paid monthly to us.

Servicing and Advice Fees

- A servicing and advice fee of 0.20% per annum is included in the fund fee. This fee is paid to your adviser for the advice they are providing to you about your investment in the GoalsGetter KiwiSaver Scheme. If you are not receiving financial advice in relation to the GoalsGetter KiwiSaver Scheme, this fee is used to further develop the GoalsGetter advice tool which you are able to access at any time.
- If we have received a letter of instruction from you to deduct an agreed fee payable to your financial adviser, we will deduct that agreed fee as an additional servicing and advice fee. This fee is capped at 0.30% per annum (incl. GST) and is paid monthly by redemption of units you hold, until you advise us that you no longer wish us to pay that fee.
- If you have received financial advice about joining or transferring to the GoalsGetter KiwiSaver Scheme, your Financial Adviser may receive additional servicing and advice fees that are paid for by Amova NZ

Further information is available in the Servicing and Advice Fees document on Disclose at

<https://disclose-register.companiesoffice.govt.nz/>

Other Expenses

Third party underlying fund fees

Both the Generate Balanced and Focused Growth funds hold investments (via the relevant wholesale funds) in third party underlying funds. Most of the managers of these funds will charge fees and may change the fees they charge from time to time. These fees will affect the value of these funds' investments and will be reflected in the relevant fund's unit price. The underlying funds' fees will differ depending on the products the funds invest in.

There are two types of fees charged by third party underlying managers:

- **Base fees:** The underlying funds' base fees provided in the summary of regular charges reflect the total estimated charges for the management fees from the underlying funds.
- **Performance fees:** The underlying funds' performance fees provided in the summary of regular charges reflect the total estimated charges for performance fees from the underlying funds.

Individual action fees and trading costs

There are currently no contribution, establishment, termination, withdrawal or switching fees being charged to the funds offered under this PDS. We can introduce these fees in the future as set out in the Trust Deed.

You may be charged other fees on an individual basis for investor-specific decisions or actions.

Swing pricing adjustment

The Manager of the Underlying Funds which the GoalsGetter Generate Funds invest in, may elect to implement swing pricing mechanisms so that trading expenses are more fairly allocated between unitholders.

Other charges

Member fee

The member fee is calculated at the rate of \$2.50 per member per calendar month (or part month) and represents an annual fee of \$30. It is used to pay for the general administration of your account.

Example of how fees apply to investors

Sam invests \$10,000 in the GoalsGetter Generate Balanced Fund. The starting value of his investment is \$10,000.

He is charged management and administration fees, which work out to about \$146.00 (1.46% of \$10,000).

These fees might be more or less if his account balance has increased or decreased over the year.

Over the next year, Sam pays other charges of \$30.

Estimated total fees for the first year

Fund charges: \$146.00

Other charges: \$30

Trading costs: \$0

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

This example applies only to the GoalsGetter Generate Balanced Fund. If you are considering investing in other funds or investment options in the Scheme, this example may not be representative of the actual fees you may be charged.

The fees can be changed

We can introduce new fees or change the annual fund charges and other fees outlined in this section. Any change to the fees will be made in accordance with the Amova NZ Trust Deed.

Amova must publish a fund update for each fund showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at https://www.goalsgetter.co.nz/historic_qfus

6. What taxes will you pay?

The funds are portfolio investment entities. The amount of tax you pay is based on your prescribed investor rate (PIR). To determine your PIR, go to <https://www.ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate>. If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department. It is your responsibility to tell Amova your PIR when you invest or if your PIR changes. If you do not tell Amova, a default rate may be applied. If the rate applied to your PIE income is lower than your correct PIR, you will be required to pay any tax shortfall as part of the income tax year-end process. If the rate applied to your PIE income is higher than your PIR, any tax over-withheld will be used to reduce any income tax liability you may have for the tax year and any remaining amount will be refunded to you.

7. Who is involved?

About Amova Asset Management New Zealand Limited

Amova is a wholly owned subsidiary of Amova Asset Management Co., Ltd, headquartered in Japan. Amova Asset Management has investment professionals across the world's major financial centres.

You can contact us:

- Phone: 09 307 6388
- Freephone: 0800 303 308
- Email: nzenquiries@amova-am.com
- Write: PO Box 3892, Shortland Street, Auckland 1140

Who else is involved?

Party	Name	Role
Supervisor	Public Trust	Supervisor of the Scheme and responsible for monitoring our compliance with our obligations.
Custodian	BNP Paribas Fund Services Australasia Pty Limited ("BNP")	Appointed by the Supervisor to hold all of the assets of the funds on trust on behalf of the members.
Administrator	BNP	Perform services including fund valuation, unit pricing, fund accounting and PIE fund administration.
Registrar	Apex Investment Administration (NZ) Limited	Perform unit registry services.
Auditor	KPMG	Auditor of the Scheme.

8. How to complain

Any complaints about the Scheme may be referred to the Manager via the contact details provided under Section 7 of the PDS.

You can also complain to the supervisor at:

Public Trust

Level 16, SAP Tower
151 Queen Street
Auckland
Private Bag 5902, Wellington 6140
0800 371 471
CTS.enquiry@publictrust.co.nz
www.publictrust.co.nz/corporate-trustee-services

The Manager and the supervisor are both members of Financial Services Complaints Limited's independent dispute resolution scheme. If you have made a complaint to us and it has not been resolved within 40 days or if you are dissatisfied with the proposed resolution, you can refer it to:

Financial Services Complaints Limited

4th Floor, 101 Lambton Quay, Wellington 6011
Financial Services Complaints Limited, PO Box 5967, Lambton Quay, Wellington 6140
info@fscl.org.nz
0800-347-257

Financial Services Complaints Limited will not charge a fee to any complainant to investigate or resolve a complaint. Further information about referring a complaint to Financial Services Complaints Limited can be found at www.fscl.org.nz.

9. Where you can find more information

Further information relating to the Scheme and the funds (for example, financial statements, annual reports, quarterly fund updates, the Trust Deed and SIPO) is available on Disclose at <https://disclose-register.companiesoffice.govt.nz/> and a copy of information on the offer register or schemes register is available on request to the Registrar of Financial Service Providers. You will not be charged any fee to access this information.

An annual statement and PIE Tax Statement will be sent to you or made available through an electronic facility before the end of June each year. These provide information such as your balance at year end, change in balance during the year, what fees you have been charged and how much PIE tax has been paid on your behalf.

You can find more information about us and the Scheme on our website www.goalsgetter.co.nz.

10. How to apply

You can apply to join or transfer to our Scheme at www.goalsgetter.co.nz.