

KiwiSaver – what is in it for me?

June 2015

Employees earning \$26,000 a year

KiwiSaver is about securing a better future. Whether it is to save a deposit for a house or for your ultimate retirement, you can generally save more in KiwiSaver than in alternative investment products.

Example¹ - pay = \$500 a week (\$26,000 a year)

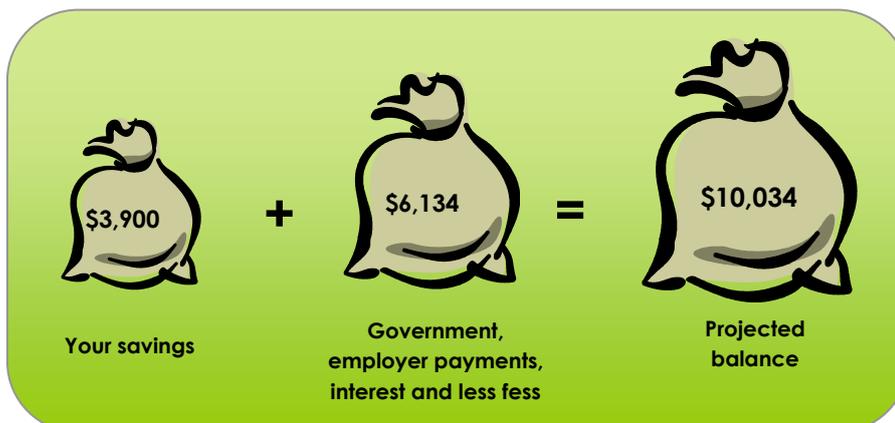
After 1 year, the position is:

Your savings	\$ 780	i.e. \$15 a week
Government's MTC tax-credit	+ \$ 390	50 cents for \$1 up to \$10 a week i.e. \$521 for a full year
Your employer's subsidy	+ \$ 644	Employers pay 3% less tax
Investment earnings	+ \$ 35	(Say 5% after-tax)
Fees	- \$ 33	
	= \$1,816	

You pay \$780 and after 1 year have \$1,816

- where else can you more than double your money with little risk?

After 5 years', the position is:



For more details on KiwiSaver and making it work for you, contact SuperLife on 0800 27 87 37.

¹ Assumes that you earn \$26,000 a year. If you earn less than \$26,000, your contributions will be lower. If you earn more, your contributions will be higher. If you are not an employee, you can choose how much you save - the 3% does not apply and there is no employer subsidy.

The legal stuff

This is not an investment statement for the purpose of the Securities Act 1978. An investment statement is available from SuperLife free of charge. Before making a decision to join KiwiSaver, you should consider whether you need to seek financial advice. If you wish to have personalised financial advice, you should talk to an appropriately experienced Authorised Financial Adviser.