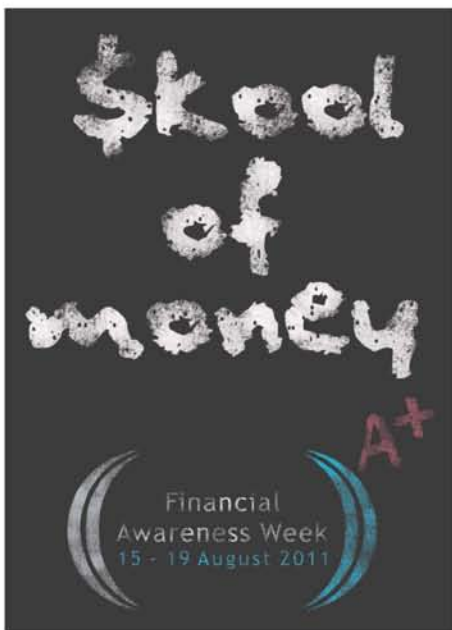




Is it right for you?



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# You contribute and you choose.

- When to start, suspend and restart your savings.
- You can choose to save more than the 2% minimum.
- Which KiwiSaver provider?  
(There are lots to choose from.)
- What types of investing does your KiwiSaver provider offer you.



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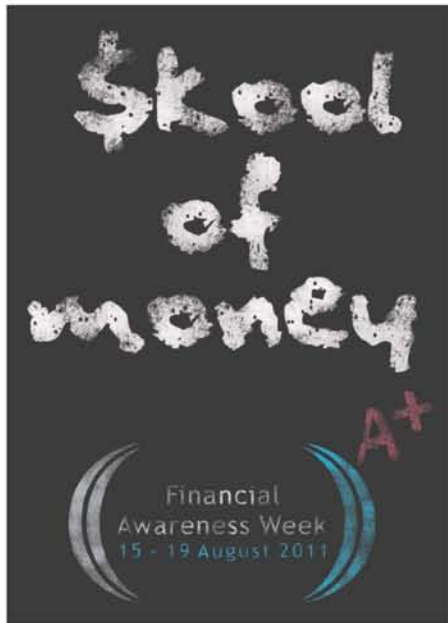
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## How easy is it?

- IRD collects your savings from your wages via your employer.
- IRD passes on the savings to your chosen KiwiSaver provider.
- IRD chooses at random a KiwiSaver provider for you. That is only if you or your parents or your employer did not decide first.

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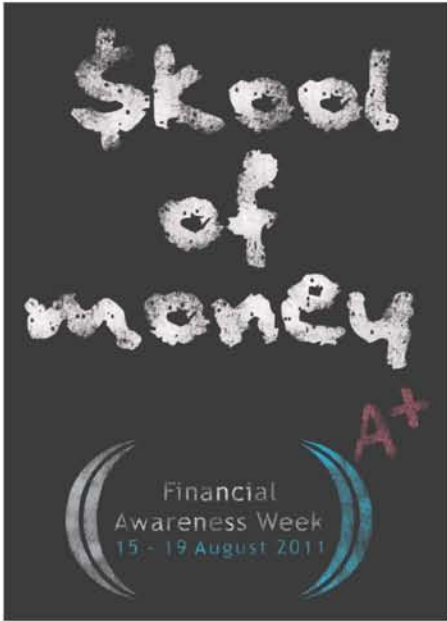
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# How easy is it? continued

- IRD passes on your savings to your KiwiSaver
- IRD also collects and passes on the 2% your employer must contribute and then up to another \$521 each year from the Government.

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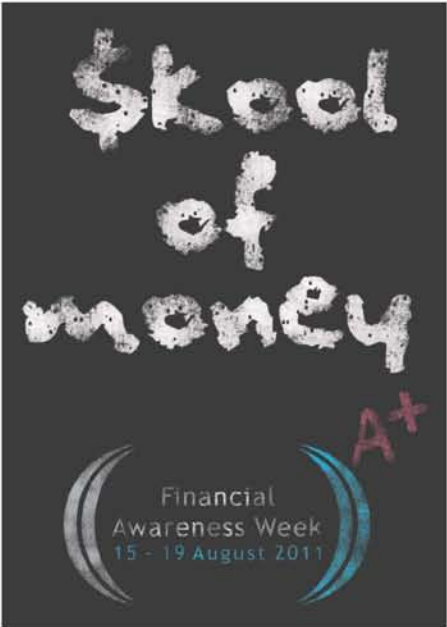
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Almost anyone under 65 can join KiwiSaver

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Why is KiwiSaver so good? continued

It is your Kiwisaver so you make the decisions - within the scheme rules

First home withdrawal

- Withdraw contributions
Available after 3 years

First home deposit subsidy from Government

- \$1,000 a year towards your deposit
Minimum \$3,000, maximum \$5,000

You don't have to join, you can refuse



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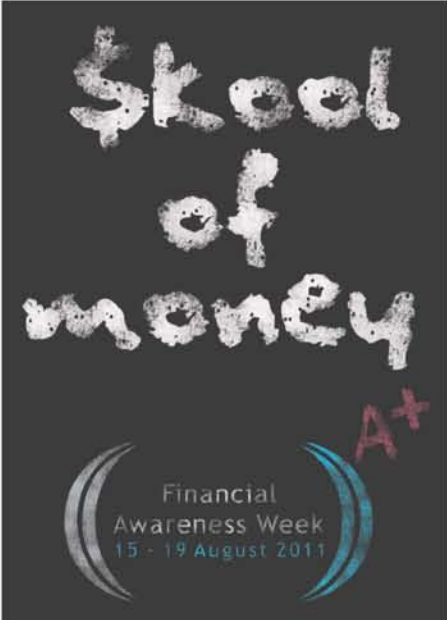
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# Why is KiwiSaver so good? continued

- Your KiwiSaver goes with you if you change jobs.
- You decide your KiwiSaver provider and change when desired - *it is all your decision.*
- KiwiSaver provides reports yearly on how well it is going.
- Your KiwiSaver provider offers investment choices you choose the one that suits you.

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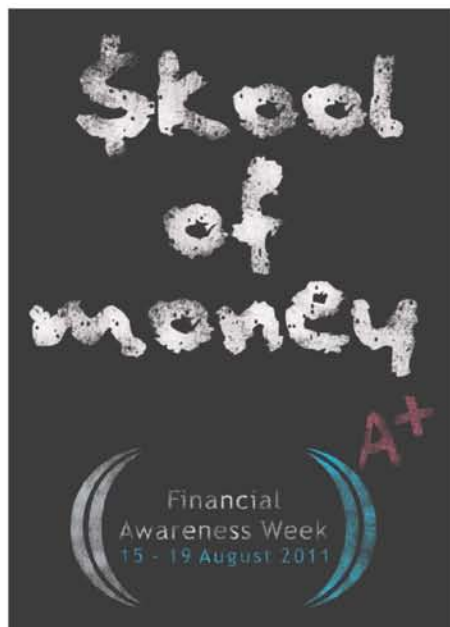
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## RECAP - 10 Positive Points

- 
 KiwiSaver is yours, you decide, you choose.
- 
 Your employer has to help you save.
- 
 Government \$1000 kickstart.
- 
 Up to \$521 per year from Government.
- 
 You can suspend, restart your savings.
- 
 Savings can help buy your first home.
- 
 Government adds up to \$5000 per person as a gift for your first home.



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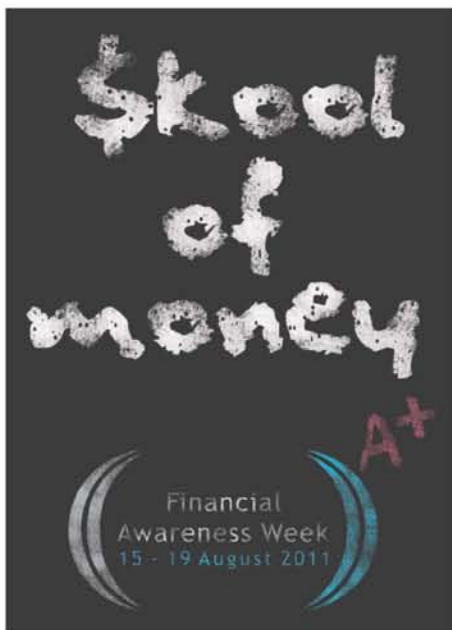
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# RECAP - 10 Positive Points

- ▨ Your KiwiSaver moves with you from job to job.
- ▨ You see your money grow with yearly reports
- ▨ Kiwsaver makes sure you do the 1st rule of wealth: Pay yourself first by saving 2% minimum.

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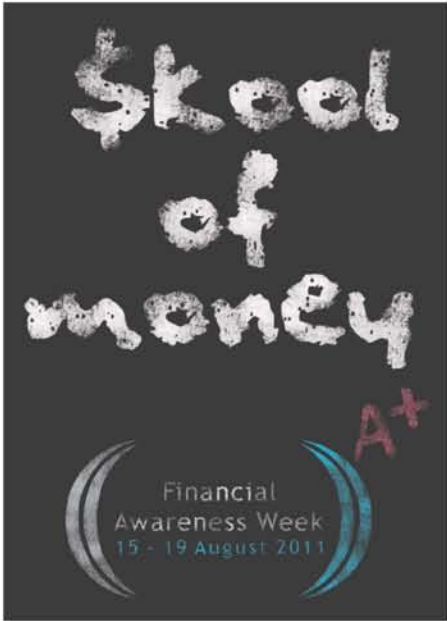
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# RECAP - 5 Possible Negatives?

- ▨ You can refuse to join and never save.
- ▨ You can only have the savings when you're 65yrs, or you buy a home.
- ▨ You can only access your savings if you have massive hardship, get disabled or leave NZ forever.



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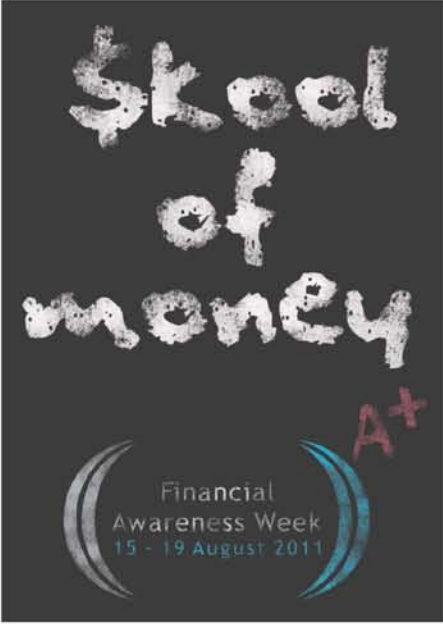
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# RECAP - 5 Possible Negatives?

- /// Few know enough to select the right KiwiSaver provider.
- /// You don't know about investing and may need advice, but getting advice could be a real positive.

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