



\$orted KiwiSaver

Dialling up KiwiSaver

Today's seminar

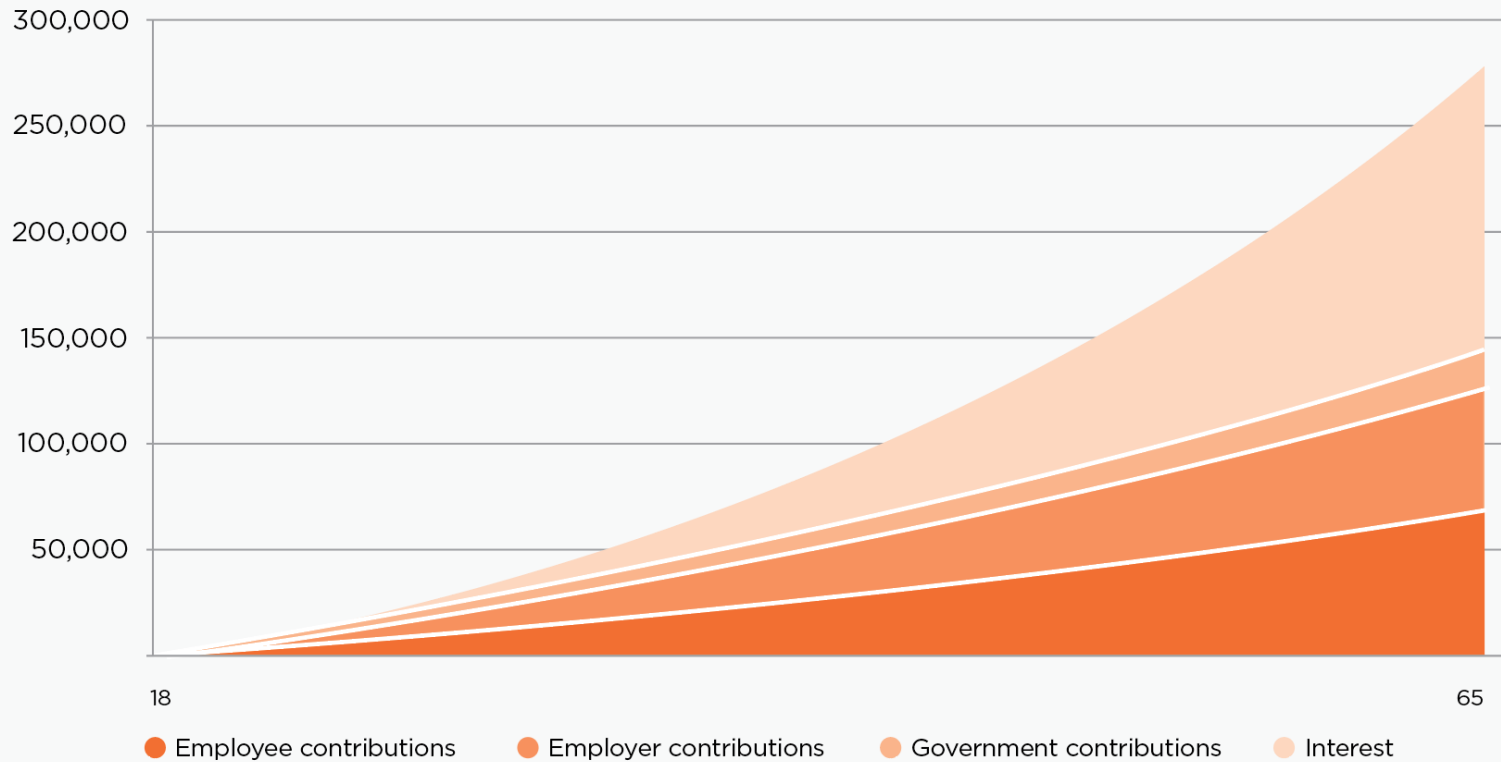
- **How KiwiSaver works**
- **How much to contribute**
- **How to pick a KiwiSaver fund**
- **Looking after our KiwiSaver accounts**



How KiwiSaver works

- Employees put in 3%, 4% or 8% of their salary or wages. Employers match with 3%.
- Non-employees put in an amount they choose.
- Government matches with up to \$521 each year.
- The money goes into a managed fund.
- A KiwiSaver provider invests the money, which earns us returns.
- We can get all the money that's built up at 65 (or use it for a first home beforehand).

Watch it grow



How much to put in?

3%



4%



8%



How to pick a fund

Step 1. Find the right type of fund.

Low risk

High risk

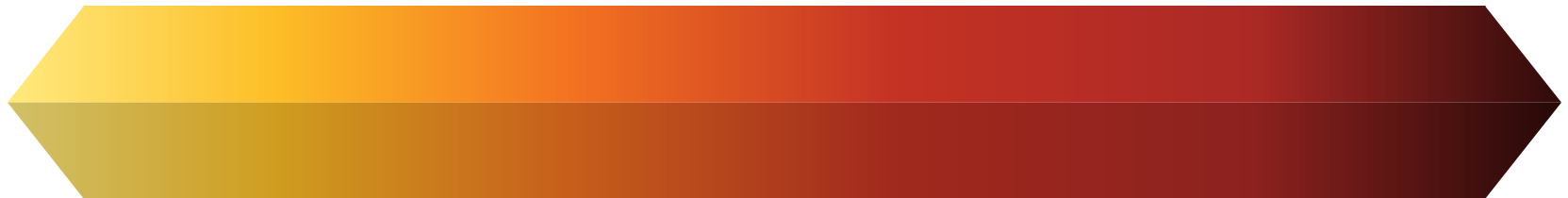
Defensive

Conservative

Balanced

Growth

Aggressive



Potentially lower returns

Potentially higher returns

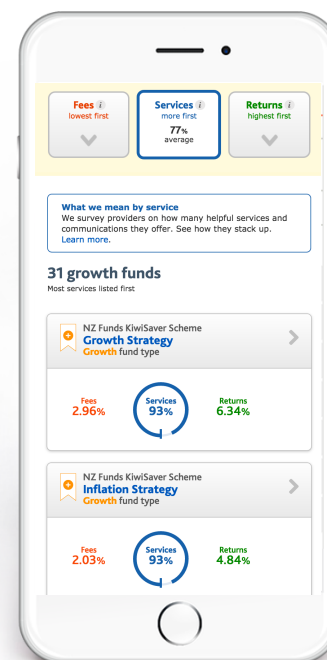
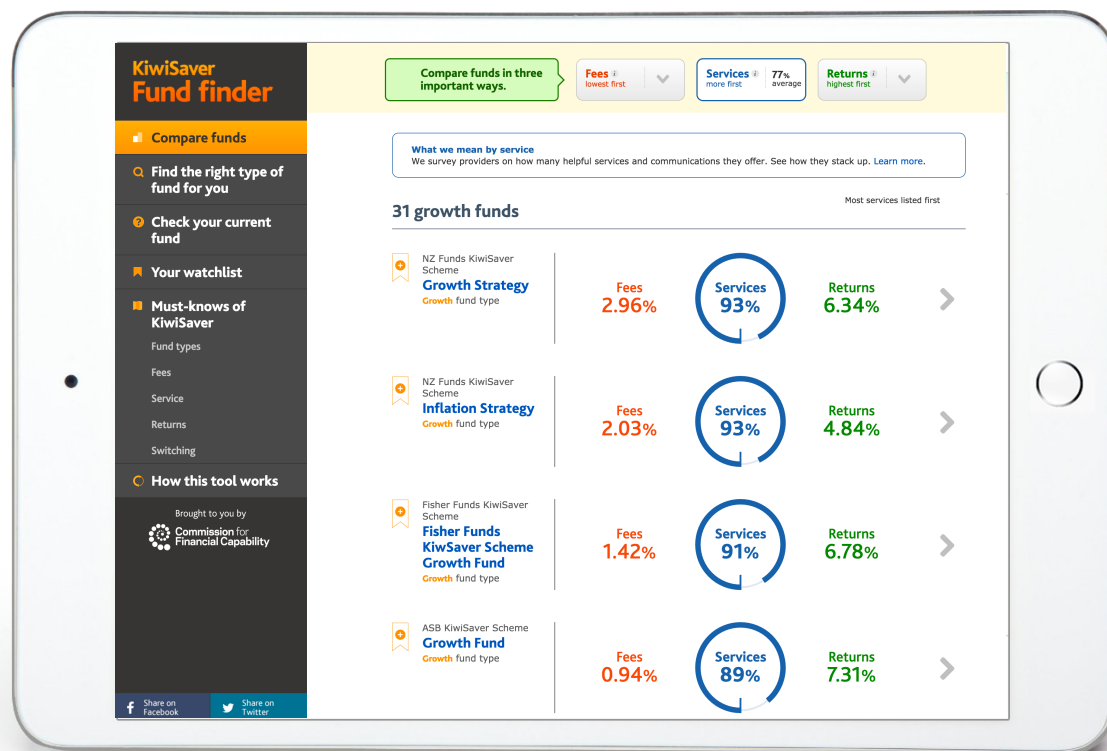
How to pick a fund

Step 2. Compare the fees involved.



How to pick a fund

Step 3. Compare the range of services providers offer.



How to pick a fund

Step 4. Have a look at how a fund has performed in the past.



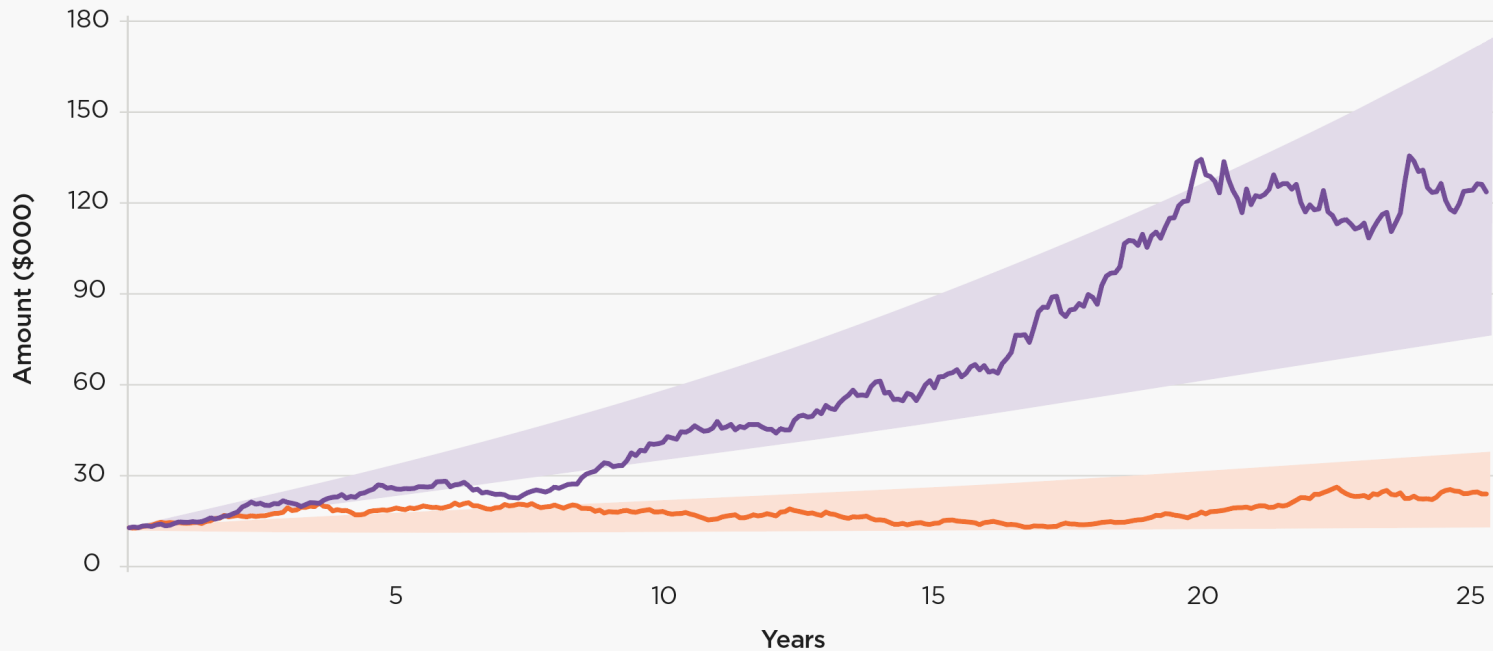
Looking after our KiwiSaver accounts

- **Correct tax rate?** (PIR)
- **Government annual contributions** (MTC)



Looking after our KiwiSaver accounts

Market ups and downs: don't panic!



Recap

- **How KiwiSaver works?**
- **How much to contribute**
- **How to pick a fund**
- **Looking after our KiwiSaver accounts**



Find out more

- **KiwiSaver booklet**
- **KiwiSaver fund finder**
(fundfinder.sorted.org.nz)
- **On sorted.org.nz:**
 - KiwiSaver savings calculator
 - KiwiSaver fees calculator



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