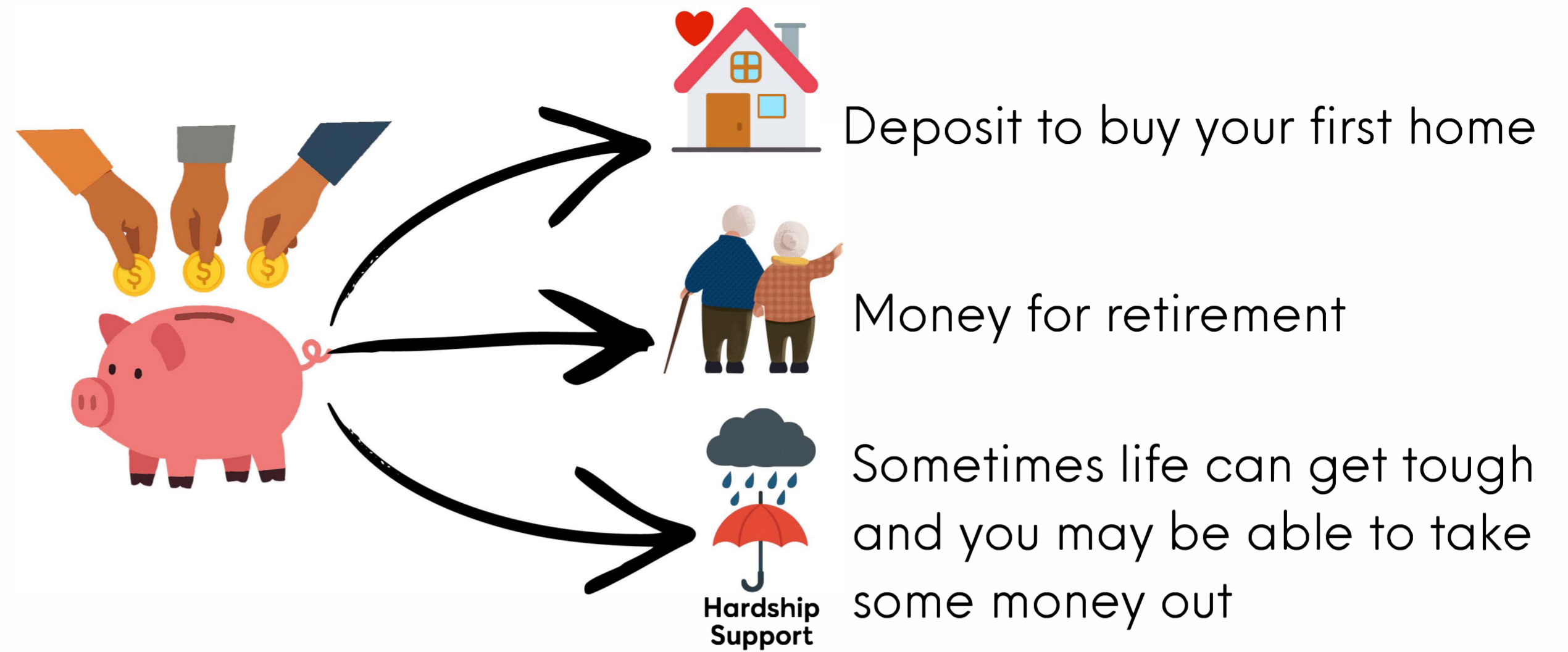


KiwiSaver

KiwiSaver is like a special savings piggy bank that grows while you grow.

- **You** put in **money**, e.g. 3.5% of your wages
- **Your employer** puts in **money** e.g. 3.5%
- The **government** puts a little too.



KiwiSaver helps you save for big future stuff .

Every time you get paid, a tiny bit goes into your KiwiSaver. Your employer adds some too. Your money is invested into a “fund” so it can grow over time.

KiwiSaver funds

You choose a fund based on your risk appetite and life stage

- Growth funds, generally have a higher risk and better rewards
- Balance funds, generally have a moderate risk and moderate rewards
- Conservative funds, generally have low risk and low rewards



Talk to a financial adviser or your banker about selecting the right fund for you.

KiwiSaver is your future money helper.



The earlier you start, the bigger your treasure grows.