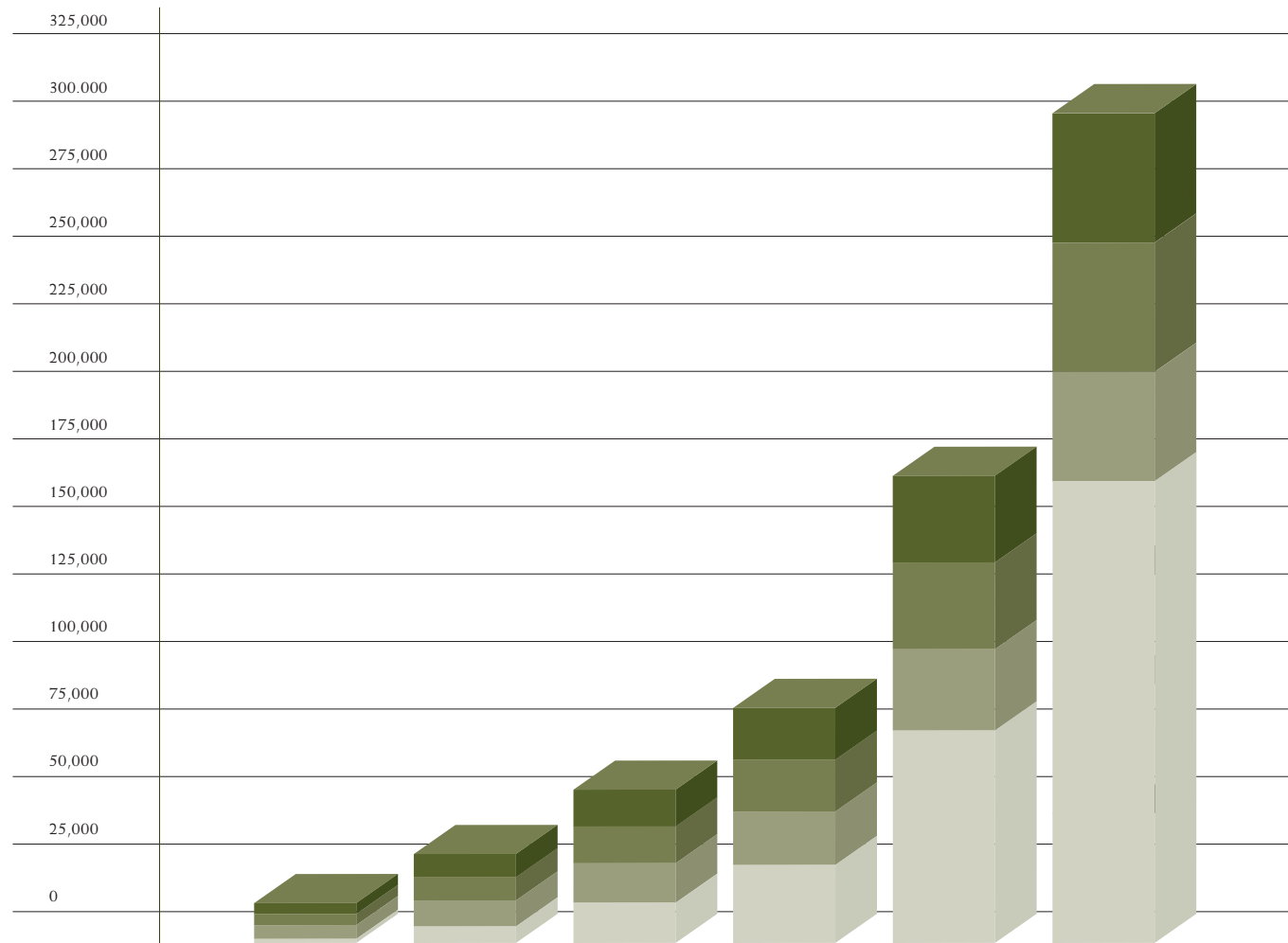










## Making the most out of KiwiSaver

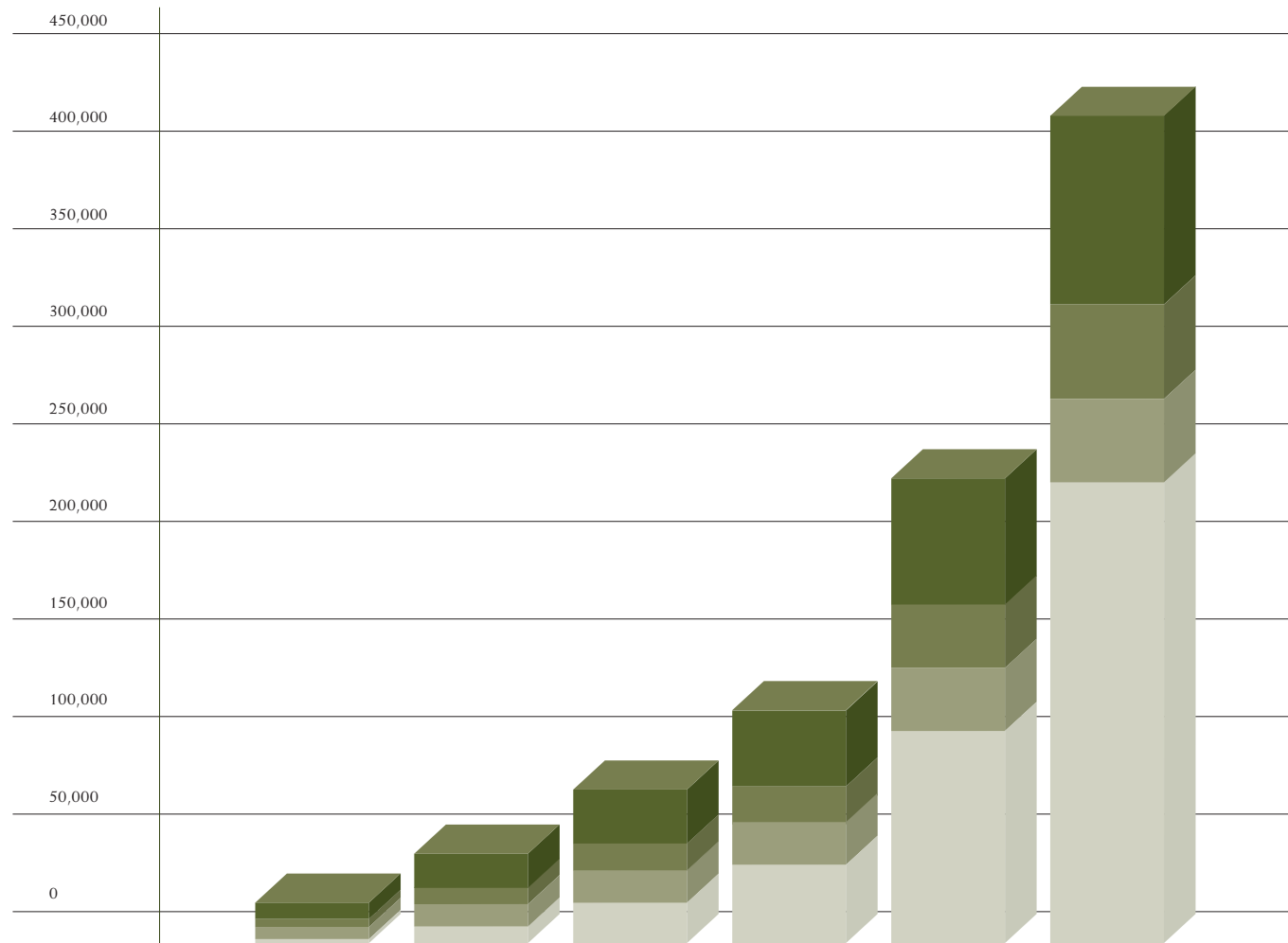
### Case Study – 2% Contributions







-  **1. EMPLOYEE CONTRIBUTES:**  
2% of \$40,000 annual salary from 1 April 2009 (salary gross @ 2% pa).
-  **2. EMPLOYER CONTRIBUTES:**  
2% of gross salary from 1 April 2009.
-  **3. GOVERNMENT CONTRIBUTES:**  
\$1,000 kickstart and \$1,042.86 pa member tax credit.
-  **4. INVESTMENT RETURN:**  
of 4% pa net of fees and tax.





	YEAR 5	YEAR 10	YEAR 15	YEAR 20	YEAR 30	YEAR 40
 EMPLOYEE CONT'N	4,163.23	8,759.78	13,834.73	19,437.90	32,454.46	48,321.59
 EMPLOYER CONT'N	4,163.23	8,759.78	13,834.73	19,437.90	32,454.46	48,321.59
 GOVERNMENT CONT'N	5,163.23	9,759.78	14,822.01	20,036.31	30,464.91	40,893.51
 INVESTMENT RETURN	1,505.78	6,177.90	14,997.69	29,156.68	79,437.99	172,613.22
<b>TOTAL</b>	<b>14,995.47</b>	<b>33,457.24</b>	<b>57,489.16</b>	<b>88,068.42</b>	<b>174,811.82</b>	<b>310,149.91</b>

**Disclaimer:** The above graphic is illustrative only and Funds Administration New Zealand does not guarantee an investor will receive the returns shown. The calculations are made using the assumptions as listed in the legend. Please note that the KiwiSaver benefits mentioned and all the amounts specified are current at the time of printing but are subject to change. Conditions apply to the KiwiSaver benefits listed and not all members will qualify for them. The comments included in this document are general in nature and should not be relied upon as giving any investment or financial advice. You should seek such advice independently before investing.



**Saving 4% will get you a lot further than 2%.**

-  1. **EMPLOYEE CONTRIBUTES:**  
4% of \$40,000 annual salary from 1 April 2009 (salary gross @ 4% pa).
-  2. **EMPLOYER CONTRIBUTES:**  
2% of gross salary from 1 April 2009.
-  3. **GOVERNMENT CONTRIBUTES:**  
\$1,000 kickstart and \$1,042.86 pa member tax credit.
-  4. **INVESTMENT RETURN:**  
of 4% pa net of fees and tax.

	YEAR 5	YEAR 10	YEAR 15	YEAR 20	YEAR 30	YEAR 40
 EMPLOYEE CONT'N	8,326.46	17,519.55	27,669.47	38,875.79	64,908.93	96,643.17
 EMPLOYER CONT'N	4,163.23	8,759.78	13,834.73	19,437.90	32,454.46	48,321.59
 GOVERNMENT CONT'N	6,214.30	11,428.60	16,642.90	21,857.20	32,285.80	42,769.40
 INVESTMENT RETURN	2,052.92	8,520.40	20,654.48	40,009.20	108,533.92	235,592.65
<b>TOTAL</b>	<b>20,756.91</b>	<b>46,228.33</b>	<b>78,801.58</b>	<b>120,180.09</b>	<b>238,183.11</b>	<b>379,837.81</b>

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