



The Mercer KiwiSaver scheme, making saving easy!

Your employer has chosen Mercer to be their preferred KiwiSaver provider.

If you're already a KiwiSaver member with another provider you can transfer to the Mercer KiwiSaver scheme by simply completing an application form at the back of the investment statement and posting it to us.

If you're an existing employee and haven't joined KiwiSaver yet, but want to opt in to the Mercer KiwiSaver scheme, simply download and complete a KS2 form available on www.ird.govt.nz and return it to your employer.

If you're a new employee and haven't joined KiwiSaver, you will be automatically enrolled into the Mercer KiwiSaver scheme, unless you choose to opt out or join another scheme.

Not only does KiwiSaver make it simple to save for your retirement, the Government gives you a number of incentives to get there faster, including:

- A \$1,000 'kick-start' contribution.
- A member tax credit of up to \$521.43 each year.
- First home buyer assistance (conditions apply; please refer to Investment Statement for more details).

Here's some of what makes the Mercer KiwiSaver scheme a great choice:

- **Professional assistance** – Have a question? Just call our toll-free Helpline 0508 542 578, Monday to Friday between 9am and 7pm or email us your query from your online account at any time.
- **Around the clock service** – Monitor your account details, transactions and investment information online 24/7. You can also use our helpful tools and calculators by visiting mercerkiwisaverscheme.co.nz.
- **Real flexibility** - With our range of options, you can choose the investment option, or mix of options, that suit your individual goals. What's more, you're able to change your investment options whenever you like – with no switching fee.

More information about the benefits of the Mercer KiwiSaver scheme can be found in the investment statement included in this pack.

Congratulations on taking the first step to securing your future. To find out more about KiwiSaver or the Mercer KiwiSaver scheme visit our website mercerkiwisaverscheme.co.nz.

Kind regards,

Martin Lewington
Head of Mercer (N.Z.) Limited