

To make the most of your KiwiSaver, here are 3 important checks you should complete annually. Every cent counts to keep your investment at peak performance



✓ GOVERNMENT CONTRIBUTION

- This is free money from the Government. You receive 50 cents for every dollar you contribute up to the maximum amount of \$521.43
- You're eligible for this contribution if you're aged 18-64
- Contribute \$1,043 between 1 July and 30 June each year to get the maximum Government contribution



✓ RISK PROFILE

- Complete a risk profile form as your appetite to risk can change - this will tell you if you're a growth, balanced or conservative investor
- Know what funds you're invested in
- Be in the right type of investment for your stage of life



✓ HAVE A PLAN

- What kind of lifestyle and income do you want in retirement?
- How much can you afford to save?
- Are you on track with your plan? If you're not sure, ask us for help