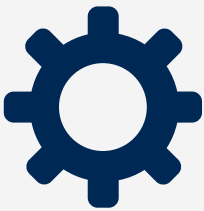


To make the most of your KiwiSaver, here are 3 important checks you should complete annually. Every cent counts to keep your investment at peak performance



✓ **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
-