



**Don't limit your
KiwiSaver to just
one fund!**

Don't get hooked on just one fund

KiwiSaver facts you need to know
KiwiSaver isn't just for retirement; it's
about your future.

Whether you're 25 or 55 this investment is
one of the most powerful tools to help you buy your
first home, grow your savings, and retire with
confidence.

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1. You can be in more than one fund:

Most Kiwis are in just one KiwiSaver fund.

But here's the thing: you don't have to be.

You can split your KiwiSaver across multiple funds to suit different goals and risk levels.

This is called **diversification** (spreading your money across different investments to reduce risk).

At RIVAL Wealth, we've done the research and built ready-to-go portfolios tailored to different life stages.

No guesswork, just smart diversified investing.



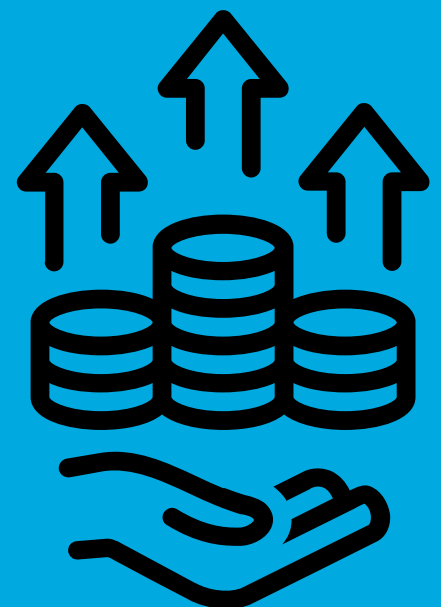
2. Your fund type matters:

Your KiwiSaver fund should match your risk profile (how comfortable you are with your balance going up and down) and your life stage.

- Conservative: Lower risk, lower returns. Good for short-term goals like saving for your house deposit or those nearing retirement.
- Balanced: Medium risk, medium returns. A mix of safety and growth.
- Growth: Higher risk, higher potential returns. Suited for long-term investors.

Not sure where you fit? Complete your risk profile here and we'll help you find the right match.

[KiwiSaver risk profile](#)



3 What's Your Retirement Number?

This is the big one. Your retirement number is the amount you'll need saved to live the lifestyle you want when you stop working. Knowing your number is the first step to making confident decisions about your future retirement.

Most people have no idea what their number is or how to reach it. That's where things fall short.

- If you're in your 20s or 30s, you've got time on your side.
- If you're in your 40s or 50s or nearing retirement it's time to get strategic as KiwiSaver alone might not be enough.

We can help you figure out your retirement number and how you can close the gap.



4 Why time matters: The power of compound interest

Compound interest means your money earns interest and then that interest earns interest. Over time, this snowballs into serious growth.

- Start early, and your money works harder for longer.
- Start later, and you'll need to save more, faster, and smarter.

Time is your most valuable asset. Don't waste it.

How to get started

1. Know your number

Use a calculator or talk to an adviser to estimate what you'll need for retirement.

2. Make a plan

Will you rely on KiwiSaver, sell a business, downsize your home, or expect an inheritance? Know your strategy.

3. Review regularly

Life changes and your KiwiSaver should too. Check in annually.

4. Get advice

A good adviser (like us!) helps you avoid common mistakes and make confident decisions.



Why RIVAL Wealth?

Yes, you can go it alone and figure out which KiwiSaver funds to invest in and which provider to go with, but that means doing the research, understanding the risks, and managing it all yourself.

Or you can let us do the heavy lifting. We recommend smart KiwiSaver portfolios that spread your money across different types of investments (diversification), so you don't have to guess or wonder if you've done the right thing for the future you.

Ready to get sorted?
Let's talk. No pressure, just honest advice.





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RIVAL Wealth helps Kiwis make smart financial decisions with expert, personalised advice. Based in Masterton and serving nationwide.

Call 0800 474 825 to book a no charge, no obligation meeting with one of their financial advisers,
or visit www.rivalwealth.co.nz

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