

# Forsyth Barr KiwiSaver Scheme



**Forsyth Barr KiwiSaver Scheme**  
Inaugural winner of the Workplace Savings NZ  
Peoples Choice KiwiSaver Communications Award



## You deserve to receive the best advice in relation to KiwiSaver

We understand that your retirement is important to you. That's why we give you choice and put you in control. And, if you need advice, your Investment Advisor can help you determine your retirement priorities and objectives, implementing them now and as your ongoing KiwiSaver investment strategy evolves.

### Forsyth Barr KiwiSaver Scheme

The Forsyth Barr KiwiSaver Scheme provides you with the following:

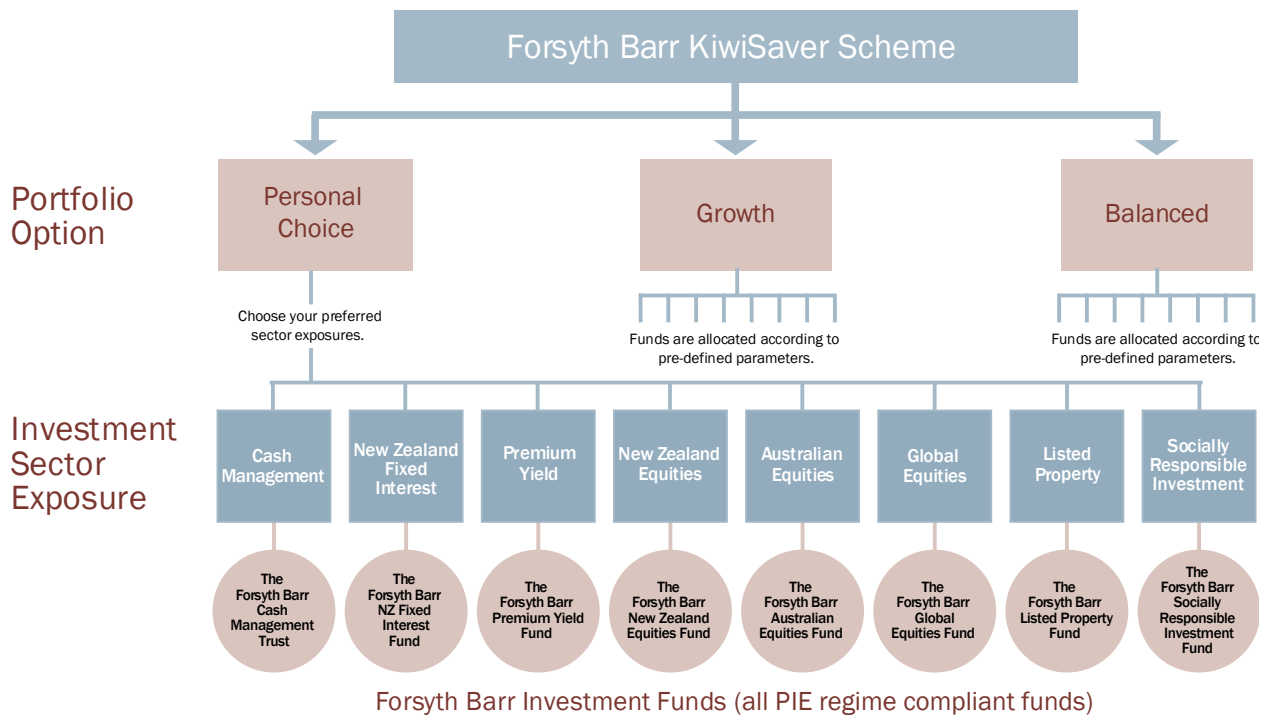
- Flexibility and choice, enabling you to tailor your own KiwiSaver portfolio.
- Professional investment management.
- Research-driven investment decisions.
- PIE-compliant status providing tax advantages.
- The ability to invest lump sums in addition to your regular contributions.
- A registered KiwiSaver scheme.
- Access to KiwiSaver member Government incentives.
- The assurance of an independent Trustee.

### It's all about choice

No two individuals are the same. Our Scheme has been designed to reflect this.

The Forsyth Barr KiwiSaver Scheme provides you with flexibility and choice - enabling you to select your preferred investment sector exposures. Your portfolio can be unique to you (the Personal Choice option).

Alternatively the Forsyth Barr KiwiSaver Scheme offers two standard portfolio options to choose from, with predefined investment sector exposures - a Balanced option and a Growth option.



## Your KiwiSaver portfolio

The ability to customise your KiwiSaver portfolio is a key feature of our Scheme. It provides you with access to our investment expertise, while letting you determine an investment strategy and selection of investment sectors that are appropriate for you. You are in control of your retirement.

As time passes or the investment markets change, your selected investment sector exposures can be reviewed and changes can be made accordingly.

### Advice You can Trust

Selecting investment sector exposures is key to successful investing and this is where professional advice can make a difference.

If you wish to receive investment advice, our Investment Advisors can develop an understanding and appreciation of your requirements for retirement. They can then advise you on an overall investment exposure that is appropriate to your circumstances.

If you are already a KiwiSaver member and wish to transfer to the Forsyth Barr KiwiSaver Scheme, the process is easy. Simply contact us to arrange this.

### Your choices

There are eight investment sectors to choose from when selecting the composition of your portfolio (Personal Choice option). The standard portfolio options - Balanced and Growth - have pre-defined exposures in these same eight investment sectors.

Each of the eight investment sectors is represented by an underlying fund, into which monies are invested as required to represent the selection made by you.

Each of these eight investment sector funds is actively managed by a professional fund manager with expertise in that sector, and with a research-driven approach to investment decisions. The design of the Forsyth Barr KiwiSaver Scheme is shown in the diagram above.

### Contributions – you choose

- You choose to make contributions at a rate of either 2%, 4% or 8% of your gross salary or wages (including bonuses, overtime, and similar payments).
- After joining the Scheme, you can also make one-off lump sum contributions which must be for a minimum of \$100.
- In addition the government contributes \$1,000 to every first-time KiwiSaver investor and up to \$1,043 per annum of tax credits. It has never been easier to obtain up to \$2,043 from the government!\*

### Contributions – self-employed, those not currently in employment and children

It's not just employees that can take advantage of the opportunities offered by KiwiSaver.

- Contributions can be made by individuals who are self-employed or contractors and by those who are not presently employed, for example, children, grandchildren and spouses.
- We understand how important it is to get started, which is why there is no requirement for an initial minimum contribution, meaning it has never been easier to take the first step in securing the retirement you want.

- You can take advantage of many of the Government incentives offered by KiwiSaver for all members of your family or structure your business arrangements as appropriate to enable family members to access KiwiSaver benefits.
- After joining the Scheme, contributions can be made in lump sums which must be for a minimum of \$100.

### Keeping track of your investments

We understand how important your KiwiSaver investment is to you and the need to assess progress on a regular basis. We will provide you with:

- Six monthly statements confirming the current market value of your portfolio and your portfolio selection.
- A copy of the Scheme's Annual Report after the end of each financial year.

You are welcome to contact us at any time to receive an updated balance and investment sector performance information.

### Making changes

We recognise that your circumstances change over your lifetime as well as you wanting to make changes in response to investment markets.

In the Forsyth Barr KiwiSaver Scheme, you can:

- Switch between portfolio options or,
- If you have chosen the Personal Choice option, rebalance or change your investment sector exposures.

### Isn't it hard to join?

It's never been easier to get up to \$2,043 from the Government\*. Joining KiwiSaver is an easy process, regardless of whether you are employed, not currently employed, or are self-employed. The steps are simple:

#### As an existing employee, you can either:

- Talk directly to a Provider like Forsyth Barr. We can assist you to enter our Scheme by completing an Application Form. This then triggers correspondence between the IRD and your employer, resulting in deductions from your salary and payment of the employer contribution.
- Alternatively, talk to your HR/ Payroll Officer. They will provide you with a simple form to complete which will facilitate deductions from your salary

and the resultant employer contribution. You will then be automatically allocated to a default scheme unless you choose a scheme. Our Investment Advisors can assist you with this.

#### New employees

- You will automatically be enrolled by your employer and the IRD will allocate you to a default scheme unless you choose a scheme. Our Investment Advisors can assist you with this.

#### Self employed and those not currently in employment

- Talk directly to a Provider like Forsyth Barr. We can help you enter our Scheme by completing an Application Form.

### What about the fact KiwiSaver isn't guaranteed?

You may be concerned because KiwiSaver is not guaranteed by the New Zealand Government – the reality is they can't guarantee and protect people from investment cycles. They have however provided a regulatory framework within which KiwiSaver must operate. The Forsyth Barr KiwiSaver Scheme is no exception.

Investors' monies in Forsyth Barr KiwiSaver are segregated from all other Forsyth Barr activities. In addition, we have an independent Trustee, Trustees Executors Superannuation Limited, who has been appointed to ensure that we always fulfil our management and administration responsibilities in line with legislative requirements. They, and related companies, currently supervise over \$32 billion of investors assets.

Our long-standing history, professional investment advice and high standards of practice mean you can be confident of our expertise and the quality of our advice.

No member of the Forsyth Barr group of companies or the Trustee guarantee the securities offered in the Forsyth Barr KiwiSaver Scheme.

### Take the next step

You deserve to receive the best advice in relation to KiwiSaver.

You should be confident that you are making sound decisions about your retirement investment portfolio so that it is working effectively for you now and in the future.

**We invite you to take the next step towards more successful retirement investing—call us to discuss the Forsyth Barr KiwiSaver Scheme on 0800 Forbar (0800 367 227) or visit [www.forbar.co.nz](http://www.forbar.co.nz)**

\* Certain eligibility criteria apply.

A copy of the Investment Statement and Prospectus for the Forsyth Barr KiwiSaver Scheme is available from any of our offices or by calling 0800 Forbar (0800 367 227).

