



**ONEANSWER  
KIWISAVER SCHEME**

**GUIDE**

28 JUNE 2019

ISSUER AND MANAGER:  
ANZ NEW ZEALAND  
INVESTMENTS LIMITED

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WELCOME TO THE

# ONEANSWER KIWISAVER SCHEME

You've taken an important step towards  
saving for your future!

## GETTING STARTED

After you've read the guide and product disclosure statement (PDS), there are **three important choices** you need to make that could make a big difference to how you'll live in your retirement.

1

Choose a fund  
that suits you  
See page 8

2

Choose your  
contribution rate  
See page 6

3

Choose your  
correct tax rate  
See page 20 of  
the PDS

A copy of the OneAnswer KiwiSaver Scheme PDS is available at [anz.co.nz/OA-kiwisaverforms](http://anz.co.nz/OA-kiwisaverforms) or by calling 0800 736 034.

**Once you've made your choices, you can let us know by completing the application form at the back of the PDS. Please provide your email address, so we can keep you up-to-date with your investment.**

We recommend you seek advice from an ANZ financial adviser. Financial advisers can provide you with guidance and support based on your personal situation. A financial adviser can provide you with a copy of their disclosure statement on request and free of charge.

You can find definitions of the terms used throughout the guide and PDS in the other material information, available on the offer register at [disclose-register.companiesoffice.govt.nz](http://disclose-register.companiesoffice.govt.nz) (click SEARCH OFFERS and search for 'OneAnswer KiwiSaver Scheme').

## WHY US?

Choosing the right KiwiSaver scheme is important. You work hard for your money, so you need to know that your money is working hard for you.

When you invest in the OneAnswer KiwiSaver Scheme, you can be sure your money is working every bit as hard as you do – now and in the future. Here are some of the reasons why.



### Proven investment knowledge and experience

Your money is looked after by some of the best in the business. Our highly experienced investment management team aims to select quality investments with a focus on long-term performance.



### We never stop working for you

Markets never stand still, and neither do we. Our active approach to investing means we monitor local and global markets to identify what we believe are the best opportunities to optimise your investment.

Our disciplined, rigorous investment approach has consistently delivered strong returns after fees for our members over the long term.



### A wide choice of investment options


You can choose to invest your money in a wide range of funds, from single asset classes such as international shares or New Zealand fixed interest, to diversified funds which invest in a range of different assets, to our Lifetimes option, where your KiwiSaver savings are moved through some of our funds based on your age. We also offer a sustainable fund option. When you invest with us, it's your choice.

 See page 9 for more information.



### You're in control

You can track and manage your KiwiSaver account anytime, in ANZ goMoney or ANZ Internet Banking. You'll also get regular, practical information and insights to help you make informed choices.

 See page 12 for more information.

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**“ANZ’s multi-asset strategies have impressive long-term returns.”**

– Morningstar Global Fund Report, 11 April 2019\*

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## WE HAVE AN IMPRESSIVE TRACK RECORD

We are New Zealand’s largest KiwiSaver scheme manager. We’re pleased to have received high ratings from independent research houses.

 See [anz.co.nz/OA-investmentsawards](http://anz.co.nz/OA-investmentsawards) for our full awards history, ratings and disclaimers.




### Morningstar Analyst Ratings™

Our multi-asset-class funds have a Morningstar Analyst Rating™ of ‘Bronze’, assigned on 11 April 2019.



### SuperRatings 2019 KiwiSaver Ratings

We’re proud to have received SuperRatings’ ‘Platinum’ rating for the fifth year running. ‘Platinum’ is the highest rating available.

 See inside back cover for ratings disclaimers.

\* Morningstar has consented to the use of this quote. For more information about Morningstar, see our website.



## KIWISAVER'S MAIN BENEFITS

### Save for your retirement

KiwiSaver is a long-term savings initiative designed to help you save for retirement.

Starting early, keeping up your contributions and taking advantage of the benefits can help you grow a sizeable nest egg for your retirement.

### Make the most of the benefits

You don't need to be employed to join KiwiSaver. Most New Zealanders are able to join.

If you're under 18, self-employed or not employed, KiwiSaver can still help you save for your retirement and let you share in some of the great benefits.

Whether you're under 65, or over, KiwiSaver remains a great way to invest or continue saving.

### KiwiSaver benefits

	Under 18 years old	18 years old or over, not eligible for a retirement withdrawal			65 years old or over, eligible for a retirement withdrawal
		Employed	Self-employed (PAYE not deducted)	Not employed	
Annual Government contribution of up to \$521.43		●	●	●	
Employer's regular contributions		●			Dependent on employer
Help to buy your first home	●	●	●	●	

You will need to satisfy any requirements that might apply to these benefits.

## A SNAPSHOT OF THE ONEANSWER KIWISAVER SCHEME

### How do you join?

To join KiwiSaver, you must be:

- a New Zealand citizen or entitled to remain in New Zealand indefinitely
- living or normally living in New Zealand.\*

To join, read the PDS and then complete and send us the relevant application form.

You can also speak with your financial adviser.

### What if you're already in KiwiSaver?

Please compare your current scheme and consider any benefits you currently receive before transferring.

### What if you have an existing superannuation scheme?

If you're already in another superannuation scheme, it's important you talk to your employer before joining KiwiSaver. Joining KiwiSaver may affect the contributions you and your employer make to your existing superannuation scheme. For example, it might mean that you're required to contribute to both KiwiSaver and your existing superannuation scheme.

\* If you join before 1 July 2019, you must also be under the qualifying age for New Zealand Superannuation (currently 65 years).

### What do you contribute?

#### I'm employed

Your employer will automatically deduct your contribution from your after-tax pay each pay day. You must contribute at least 3% of your before-tax pay each pay day. You can choose to increase this contribution to 4%, 6%, 8% or 10%.


#### I'm self-employed

If you're self-employed and PAYE is deducted from your income, you must contribute at least 3% of your before-tax pay each pay day. You must also pay an employer contribution of 3% to your KiwiSaver account.

If you're self-employed and don't deduct PAYE from your income, you can contribute at any time and any amount.

#### I'm not employed

You can contribute any amount and at any time.

 See page 7 for help to work out how much to contribute and see page 9 of the PDS for ways to contribute.

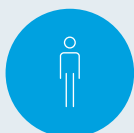
### Can you stop contributing?

You can apply to stop contributions from your pay if you need to – but not until at least 12 months after your first KiwiSaver contribution is paid to Inland Revenue (unless you're in financial hardship). This is called a savings suspension.

You're also not required to contribute if you're eligible for a retirement withdrawal.

 See page 9 of the PDS.


## WHAT MAKES UP YOUR KIWISAVER ACCOUNT?



### Your contributions

If you're employed (or self-employed and PAYE is deducted from your income), you're required to contribute each pay day unless you're eligible for a retirement withdrawal. You pay 3%, 4%, 6%, 8% or 10% of your before-tax pay.

Anyone can make voluntary regular or lump sum contributions to your KiwiSaver account at any time.

 See page 9 of the PDS.


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### Your employer's regular contributions

If you're contributing from your pay, your employer is generally required to contribute to your KiwiSaver account, unless you're eligible for a retirement withdrawal. This contribution will be at least 3% of your before-tax pay.

The amount your employer contributes is taxed, so the amount that actually goes into your KiwiSaver account will be less than this.

 See page 9 of the PDS.


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### Government contribution

If you're contributing and you're eligible, the Government makes an annual contribution of up to \$521.43 a year (from 1 July to 30 June) to your KiwiSaver account. This is called the Government contribution.

If you're not in KiwiSaver for the full year, you won't be entitled to the full amount.

 See page 15.

## How do you get the Government contribution?


If you're eligible, the Government contributes 50 cents for every \$1 you contribute, up to a maximum Government contribution of \$521.43 a year. To get the maximum Government contribution, you need to contribute at least \$1,042.86 a year. If you're only eligible for part of a year, you'll only get part of the Government contribution.

 See page 15.

## How do we invest your KiwiSaver savings?

Your KiwiSaver savings are invested in one or more of our funds. Our funds invest in various asset classes, with the aim of growing the savings in your KiwiSaver account over time.

The level of risk and expected return will vary depending on the fund your savings are invested in. Your choice of fund can have a significant impact on your retirement savings outcome.

 To find out how to choose a fund, see page 8.

## When can you withdraw your KiwiSaver savings?

You can usually begin withdrawing your savings from your KiwiSaver account when you turn 65. If you first joined KiwiSaver (or a complying superannuation fund) before 1 July 2019, a five-year membership requirement also usually applies before you can begin withdrawing your KiwiSaver savings.

In **limited** circumstances, you may be able to withdraw some, or all, of your savings early.

### Early withdrawal

From 1 April 2020, you can opt out of the five-year membership requirement by notifying us. However, at 65, you'll no longer be eligible to receive any Government contributions and your employer can stop their contributions.

 See page 10 of the PDS.

## What are the risks?

Like any investment, KiwiSaver involves taking some risk.

Your investment in the OneAnswer KiwiSaver Scheme might not do as well as expected and you may not receive back the full amount you contributed to your KiwiSaver account.

 See page 17 of the PDS.

## KiwiSaver savings are not guaranteed

The savings in your KiwiSaver account are not guaranteed by anyone (including the Government).

## What are the fees and costs?

We charge an annual fund charge as a percentage of your balance. The percentage you pay will vary depending on the fund your savings are invested in.

If you're 18 or over, we also charge you a monthly membership fee of \$1.50. There are no membership fees if you're under 18.

 See page 18 of the PDS.

+/-



### Returns

Your savings can go up or down because of the returns of your fund.

Returns reflect gains or losses made when assets our funds invest in change in value or earn income.

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### Fees

Two types of charges apply:

- an annual fund charge as a percentage of your balance that varies depending on the fund you're invested in
- a monthly membership fee of \$1.50 if you're 18 years or over.

 See page 18 of the PDS.

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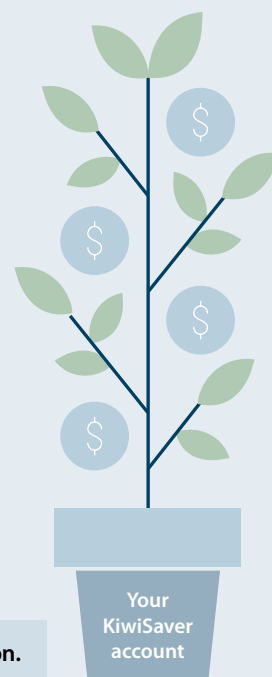


### Taxes

All taxes that apply to your KiwiSaver account are automatically deducted from (or added to) your KiwiSaver account at the prescribed investor rate (PIR) you provide us with.

 See page 20 of the PDS.

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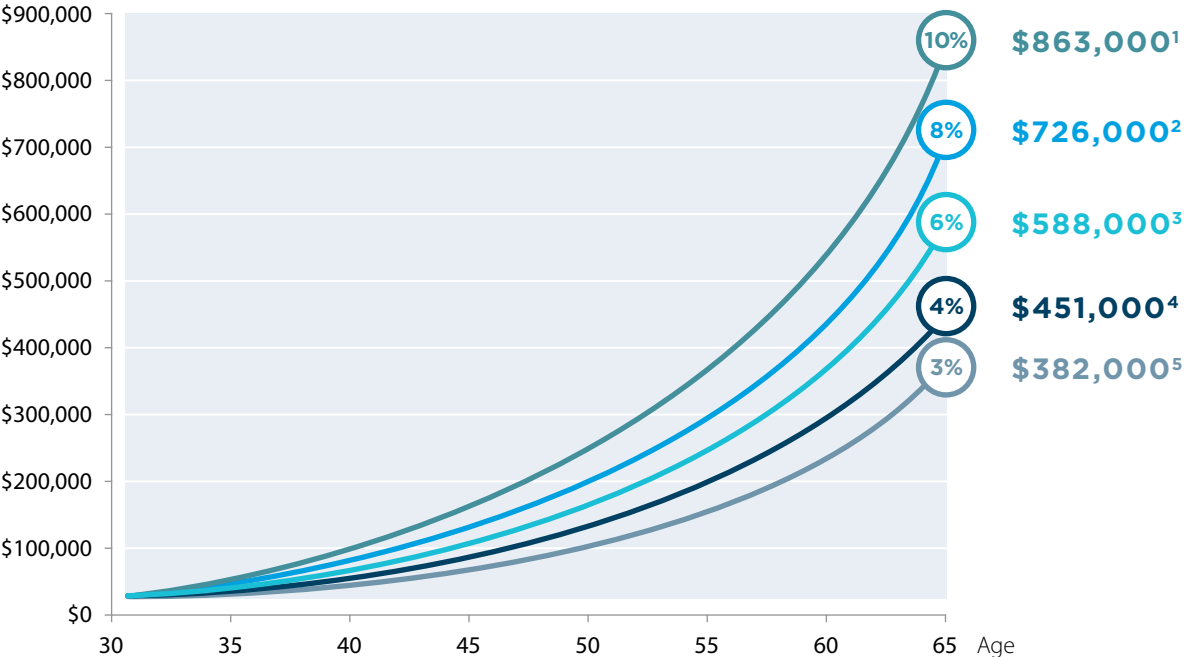
**Make sure you're on the right tax rate! Check your PIR. See page 20 of the PDS for more information.**



## CASE STUDY: CONTRIBUTE MORE FOR A BETTER RETIREMENT

James is 30 years old, earns \$60,000 a year (before tax), and is in our Lifestyles option. Here's what his total savings could look like under different contribution options when he's 65.

 For background information and numbers used in this case study, see page 16.



<sup>1</sup> \$432,000 when adjusted for inflation

<sup>2</sup> \$363,000 when adjusted for inflation

<sup>3</sup> \$294,000 when adjusted for inflation

<sup>4</sup> \$225,000 when adjusted for inflation

<sup>5</sup> \$191,000 when adjusted for inflation



## ENJOY A MORE COMFORTABLE RETIREMENT

### You're likely to live for a long time in retirement

The typical New Zealander is likely to be retired for at least 20 years.

Retiring at 65 and living on New Zealand Superannuation may not provide you with money for the little extras that can make life more pleasant, or for unexpected expenses or emergencies.

Currently, a single retired person receives New Zealand Superannuation of about \$24,700 a year (before tax).

Married or de facto couples receive about \$37,400 a year (before tax). That works out to be about \$18,700 per person (before tax).

### Saving with KiwiSaver can help you enjoy your retirement

To get the most out of your retirement, you'll probably need savings to add to your New Zealand Superannuation.

Starting now and keeping up your contributions can help you achieve the retirement lifestyle you want.



### How much do you need to save?

Find out how much you might need to save for the retirement lifestyle you have in mind, using our online calculator.



[anz.co.nz/OA-kiwisavercalculator](https://anz.co.nz/OA-kiwisavercalculator)

## CONTRIBUTION OPTIONS

Once you've worked out how much to contribute, there are a range of options available. The table below provides a summary of the options, based on your age and employment situation.



See page 9 of the PDS for more information about contribution options, including options once you've turned 65.

	Under 18 years old	18 years old or over, not eligible for a retirement withdrawal				65 years old or over, eligible for a retirement withdrawal
		Employed	Not employed	Self-employed (and PAYE is deducted)	Self-employed (and PAYE is not deducted)	
Employee contributions	●	●		●	● Voluntary	
Employer contributions		●		●	● Dependent on employer	
Voluntary contributions:						
– Direct debit	●	●	●	●	●	
– One-off lump sum	●	●	●	●	●	
Transfers from an Australian complying superannuation scheme	●	●	●	●	●	

# WHAT OUR FUNDS INVEST IN

## Types of assets

Our funds invest in four main asset classes; cash and cash equivalents, fixed interest, equities and listed property. They can also invest in a small amount of listed infrastructure assets and alternative assets. The four main asset classes can be grouped into two categories, as shown below.

## Different asset classes have different levels of risk and return

Growth assets are likely to experience larger movements in value compared to income assets. However, they are also expected to achieve higher investment returns over the long term. This concept is the 'risk/return' relationship.

We offer a range of funds that invest in a different mix of growth assets and income assets. Depending on the mix of assets, each fund has a different risk/return profile.

If you're seeking:

- **higher returns**, you need to be willing to accept more risk (for example, by investing in a fund with more growth assets)
- **lower risk**, you need to be willing to accept lower returns (for example, by investing in a fund with more income assets).

## Responsible investing

When you invest with us, you can be confident your money is being invested responsibly. We're committed to responsible investing because we believe it's in the best long-term interests of our investors. Responsible investing is good for society, and it's good for our investment portfolios too.

[anz.co.nz/OA-responsibleinvesting](https://anz.co.nz/OA-responsibleinvesting)

### INCOME ASSETS

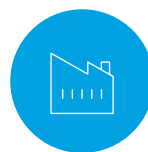


Cash and cash equivalents



Fixed interest (such as bonds)

### GROWTH ASSETS

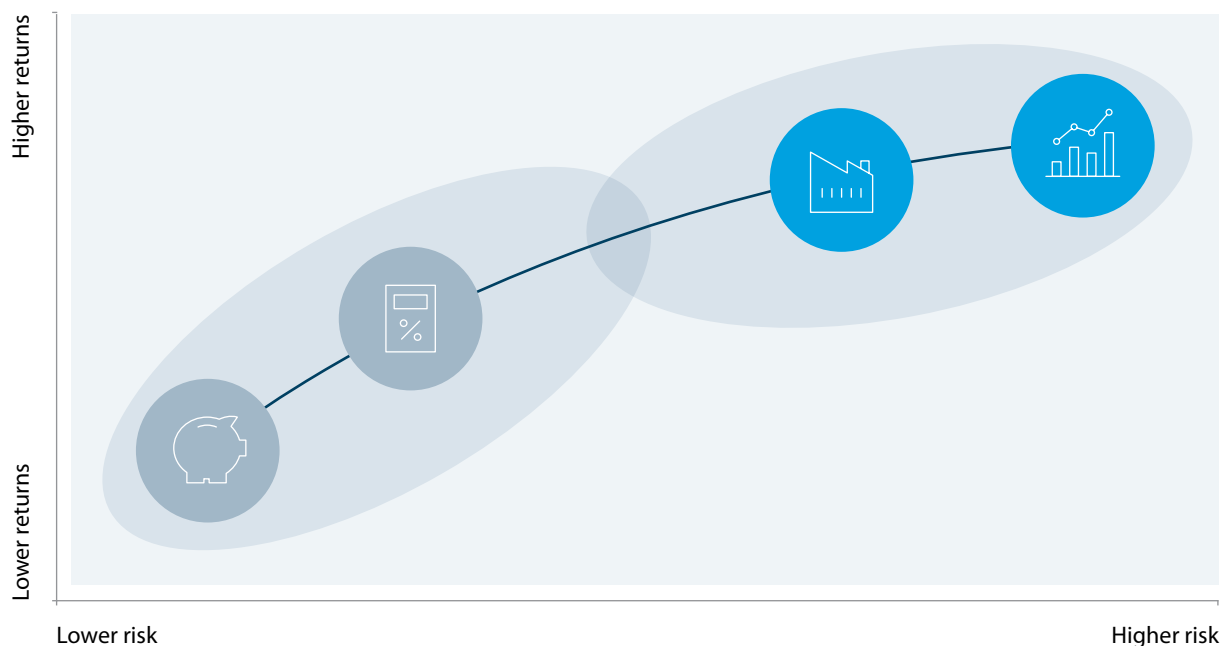


Listed property



Equities

## Risk/return profile over the long term



The graph is not to scale and is for illustrative purposes only. Risk and returns of the different types of assets can vary over different stages of the market cycle. For more information about risks see page 17 of the PDS. Also see our investment objectives on page 12 of the PDS.

## CHOOSE HOW YOUR SAVINGS ARE INVESTED

### How do you decide which fund to choose?

The OneAnswer KiwiSaver Scheme has 13 funds. You can choose between them by:

#### Selecting our Lifetimes option, where your savings are moved through some of our funds based on your age.

The key benefit is that you're always invested in a fund that has levels of risk and expected returns that are considered appropriate for an average person of your age.

See over the page for more information about our Lifetimes option.


OR

#### Selecting from our 13 funds yourself.

This is an option for hands-on investors who will review their fund choice on a regular basis or for people who are looking to buy their first home in the future.

For more information about our multi-asset-class and single-asset-class funds, see pages 12 to 15 of the PDS.

**Use our online risk profile tool to help identify your tolerance for risk, and which fund might be right for you.**

 [anz.co.nz/OA-riskprofiletool](https://anz.co.nz/OA-riskprofiletool)

### More help on choosing a fund

If you need more help to choose a fund, we recommend you seek financial advice from a financial adviser.

Financial advisers can provide you with guidance and support based on your personal situation.



#### Tell us your fund choice

Complete the application form at the back of the PDS and remember to tell us your fund choice.

If you don't tell us your fund choice, and we:

- know your date of birth, your savings will be invested in our Lifetimes option
- don't know your date of birth, your savings will be invested in our Conservative Fund.

# ABOUT OUR LIFETIMES OPTION

## How it works

Our Lifetimes option is not a separate fund. When you select the Lifetimes option, at any one time your savings are invested in one of our funds, based on your age.

As you get older and reach the next age range, we move your savings to a different fund.

You can switch in or out of the Lifetimes option at any time.

## The key benefit

You're always invested in a fund that has levels of risk and expected returns that are considered appropriate for an average person of your age.

## The idea behind it

If you're young, you have a reasonably long time until retirement age. You can invest in riskier assets with the aim of receiving higher returns, and the good years should more than balance out the bad years.

This changes as you approach retirement, when you're better to accept lower returns but take less risk (because you have a shorter time until retirement and less time to recover any losses).

## Where your savings go

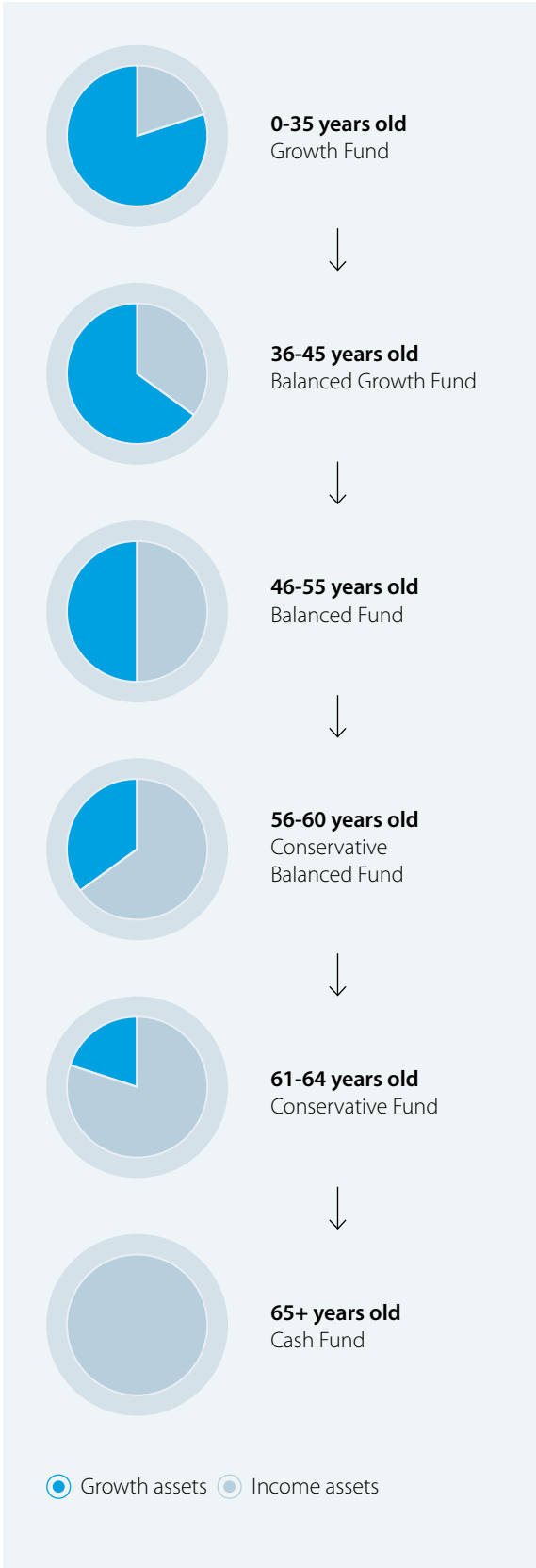
When you're young, your savings are invested mostly in growth assets (such as equities and listed property). As you get older, your savings move more into income assets (such as cash and cash equivalents, and fixed interest).

## The Lifetimes option might not be right for everyone

Our Lifetimes option doesn't take your personal circumstances into account, so it might not be right for you.

For example, you might have a different appetite for risk than the average person of your age or you might want to use some of your KiwiSaver savings to help buy your first home.


We recommend you seek financial advice from your financial adviser.



# CASE STUDY: A SIMPLE CHOICE CAN MAKE A BIG DIFFERENCE

Anisha is 25 years old and earns \$50,000 a year (before tax). She wants a KiwiSaver option that will move her from fund to fund as she gets older.

Under our Lifetimes option, her KiwiSaver savings will be invested in a fund that has an appropriate risk/return profile for her age. Even if Anisha contributes only the minimum of 3% from her pay, by the time she's 65 she could be around \$115,000 better off in our Lifetimes option than in our Conservative Fund. (This is around \$52,000 better off when adjusted for inflation.)

 For background information and numbers used in this case study, see page 16.



## KEEP TRACK ONLINE

Checking in on a regular basis can help you stay on track to achieving your retirement savings goals.

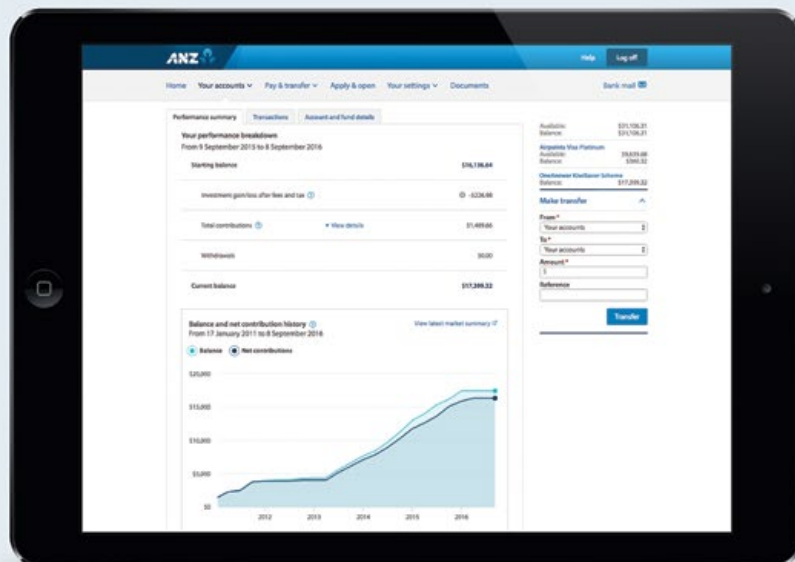
### View and manage your KiwiSaver account online

Register for access to our online portal, where you can view your KiwiSaver account balance and transaction history. You can also see the assets your fund is invested in.

Alternatively, if you also bank with ANZ, you can use ANZ Internet Banking and/or ANZ goMoney to view and manage your KiwiSaver account.

 [anz.co.nz/OA-keeptrack](http://anz.co.nz/OA-keeptrack)

What can you do?	Online portal	ANZ Internet Banking	ANZ goMoney
View your current balance	●	●	●
View your transaction history	●	●	●
View your investment's performance		●	●
Transfer money directly to your KiwiSaver account from any ANZ transactional account		●	●
Check your fund(s)	●	●	●
Change your fund(s)		●	
Check your prescribed investor rate	●	●	●
Change your prescribed investor rate		●	

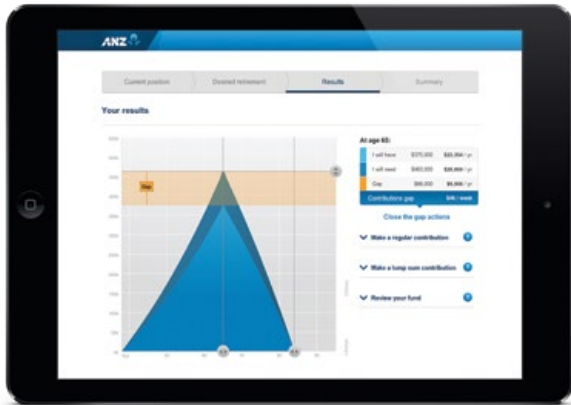


## HELPFUL TOOLS AND RESOURCES

### Use our online KiwiSaver account calculator

Work out if you're on track to achieve your retirement savings goal – and what to do if you're not.

 [anz.co.nz/OA-kiwisavercalculator](https://anz.co.nz/OA-kiwisavercalculator)



### Use our online risk profile tool

Answer five easy questions to identify your tolerance for risk, to help you decide which fund might be appropriate for you.

 [anz.co.nz/OA-riskprofiletool](https://anz.co.nz/OA-riskprofiletool)

### Check out our online resources

See our website for valuable information and resources that can help you manage your KiwiSaver account.

Watch our short videos to learn more about KiwiSaver and investing.

You'll also find links to the latest:

- fund performance
- unit prices
- market review
- fund updates.


 [anz.co.nz/oneanswer](https://anz.co.nz/oneanswer)

### Have a plan

Having a financial plan can make it easier to save and achieve your goals – and, it's a good idea for everyone.

Financial advisers can provide you with guidance and support, and put together a plan based on your personal situation.

Speak to your financial adviser today. Or contact ANZ Investments and we can put you in touch with one.

 0800 736 034

 [service@anzinvestments.co.nz](mailto:service@anzinvestments.co.nz)

A financial adviser will provide you with a copy of their disclosure statement, on request and free of charge.



## GET INTO YOUR FIRST HOME FASTER

### KiwiSaver can help you onto the property ladder

KiwiSaver is a long-term savings initiative designed to help you save for retirement.

However, using KiwiSaver to help buy your first home can be a great way to get onto the property ladder. Because, in addition to your savings, you can use the contributions from your employer and the Government.

There are two ways KiwiSaver may be able to help.

#### Firstly, you may be able to make a first home withdrawal from your KiwiSaver account

If you've been a KiwiSaver member for at least three years, you may be able to withdraw your KiwiSaver savings, except for \$1,000 and any amount transferred from an Australian complying superannuation scheme.

The savings you withdraw must be put towards buying your first home. If you think you'll use your KiwiSaver savings to help buy a first home in the future, talk to a financial adviser.

 [anz.co.nz/OA-kiwisaverfirsthome](http://anz.co.nz/OA-kiwisaverfirsthome)

#### Secondly, you might also be eligible for a HomeStart grant from Housing New Zealand

To take advantage of the HomeStart grant, you need to have been contributing regularly to KiwiSaver for at least three years, and meet Housing New Zealand's eligibility criteria.

The amount of the HomeStart grant depends on whether the home is existing or newly built.

The Government pays the HomeStart grant directly to your solicitor – it doesn't come out of your KiwiSaver account.

 [kiwisaver-homestart.co.nz](http://kiwisaver-homestart.co.nz)  
(Housing New Zealand's website)



#### What if you're building your first home?

If you're planning to build your first home, your first home withdrawal/HomeStart grant must be put towards the purchase of the land.

## HOMESTART GRANT

### EXISTING HOME

# \$5,000

Maximum



# \$1,000

For each year you've been a contributing member of KiwiSaver

OR

### NEW BUILD

# \$10,000

Maximum



# \$2,000

For each year you've been a contributing member of KiwiSaver

The value of the grant detailed above is current as at the date of this guide. Please see [kiwisaver-homestart.co.nz](http://kiwisaver-homestart.co.nz) (Housing New Zealand's website) for the most up-to-date information.



## DON'T MISS OUT ON THE GOVERNMENT CONTRIBUTION

### Get up to \$521.43 a year from the Government

If you're contributing and are eligible, the Government contributes 50 cents for every \$1 you contribute, up to a maximum Government contribution of \$521.43 a year.

This is known as the Government contribution.

To get the maximum Government contribution, you need to contribute at least \$1,042.86 a year (from 1 July to 30 June) to your KiwiSaver account.

### Are you eligible?

You'll be eligible for the Government contribution if you:

- are aged 18 to 64 (or older if you're not eligible for a retirement withdrawal), and
- mainly live in New Zealand.

If you're only eligible for part of a year, you'll get part of the Government contribution. The calculation of the amount will be based on the number of days in the year you were eligible.

Employer contributions and amounts transferred from Australian complying superannuation schemes are not counted towards the contributions you need to make.

 [anz.co.nz/OA-govttopup](https://anz.co.nz/OA-govttopup)


## CASE STUDY: GROW YOUR KIWISAVER SAVINGS WITH MONEY FROM THE GOVERNMENT

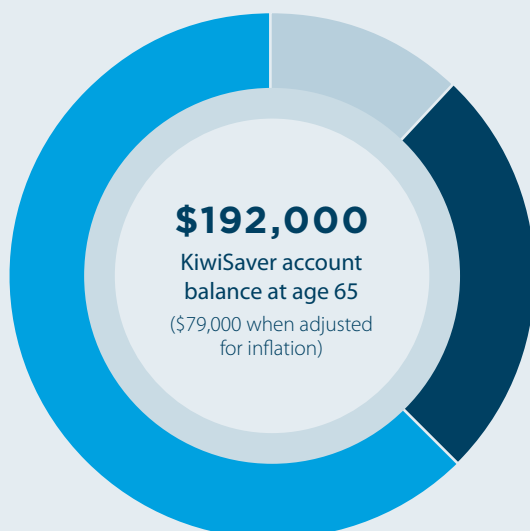
As a self-employed contractor, Maia isn't required to contribute to her KiwiSaver account from her pay and she doesn't receive any employer contributions. However, she's keen to make the most of the other available KiwiSaver benefits, such as the Government contribution.

For every year that Maia contributes at least \$1,042.86 to her KiwiSaver account between 1 July and 30 June, the Government will pay \$521.43 to her KiwiSaver account. Because Maia is self-employed and doesn't make employee contributions through her pay, she decides to set up a

regular direct debit for \$21 each week so she doesn't have to worry about finding the money at short notice.


If Maia continues to receive the maximum Government contribution from age 20 until she is 65, the total Government contributions in her KiwiSaver account could add up to \$23,000 at age 65.

 Maia is invested in the Lifetimes option. For additional background information and numbers used in this case study, see page 16.



 **\$23,000**  
Government contributions

 **\$49,000**  
Maia's contributions

 **\$120,000**  
Returns

## NEXT STEPS

You can find more information about the OneAnswer KiwiSaver Scheme in the PDS. When you're ready to join or transfer to the OneAnswer KiwiSaver Scheme:



Complete the relevant application form at the back of the PDS.

**You'll need to have your IRD number.**

## ABOUT OUR CASE STUDIES

All of the case studies in this guide are examples to help you understand how your choices can affect your KiwiSaver savings. The figures used are for illustration only and may not reflect actual returns.

The figures in our case studies:

- show projected savings, both:
  - where they haven't been adjusted for the effect of rising prices over time (that is, inflation), in which case the amount does not reflect the 'real' buying power in the future
  - where they have been adjusted for inflation of 2% per year to show the 'real' buying power of the savings in the future
- assume employer contributions are 3% of the stated before-tax salary, where applicable
- apply Government contributions appropriate to the contributions made and at today's levels only
- assume salaries will increase by 3.5% each year, where applicable
- assume positive investment performance in our funds each year (after fees and taxes using a prescribed investor rate of 28%) of: Conservative Fund: 2.2%; Conservative Balanced Fund: 3.0%; Balanced Fund: 3.9%; Balanced Growth Fund: 4.6%; and Growth Fund: 5.4%
- assume a membership fee of \$1.50 per month
- generally round savings to the nearest \$1,000
- account for tax on employer contributions, where applicable
- assume the member has a date of birth of 1 July, with projected savings calculated in July.

**Morningstar information**


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