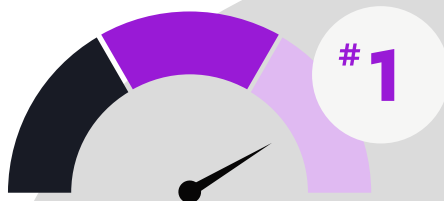


KIWISAVER FUNDS EXPLAINED



KiwiSaver
is an
investment.

Your KiwiSaver provider **invests your money** into a combination of different assets: for example shares, property and cash - depending on which fund you chose.

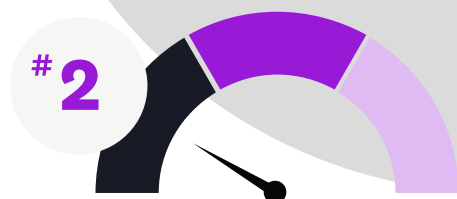


Growth funds tend to invest in more shares and property and are designed to produce **higher returns** (more money) over the long term, but with bigger **ups and downs** along the way.

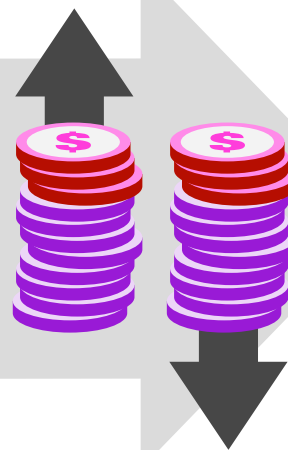
Conservative funds tend to invest into **more cash and bonds**. They are designed to not fall much in a market downturn but they also tend to have lower returns over the long term.



Our **Westpac KiwiSaver Scheme Fund Chooser** helps you choose the right KiwiSaver fund for you, for now. Visit westpac.co.nz/fundchooser



Balanced funds invest in a balanced mix of assets and tend to have moderate **ups and downs** and moderate returns.



Find out more at westpac.co.nz/kiwisaver

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