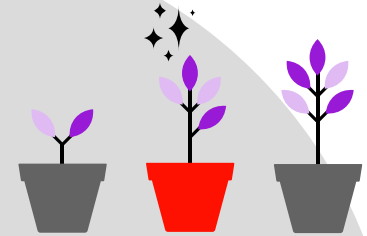


KIWISAVER BASICS



KiwiSaver is a long term **investment** that you may be able to use to buy your **first home** or when you **turn 65**.



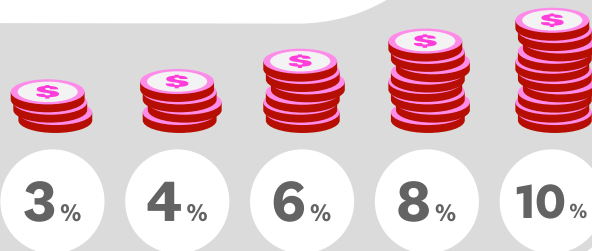
You choose a **fund**, for example growth or conservative.

If you're employed¹, your employer contributes (usually 3%).



3%

You contribute from your pay, or make payments if you are self-employed.



If you're eligible the government contributes up to



\$521.43

(If you're eligible the government will contribute 50c for every dollar you put in, up to \$521.43/yr)



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

Over time your **fund** should earn investment returns and together it all adds up.



Find out more at westpac.co.nz/kiwisaver

¹ You generally have to be under 65, and you need to be contributing yourself (i.e. employers generally aren't obligated to contribute after 65 or if the member is on savings suspension) BT Funds Management (NZ) Limited is the scheme provider and Westpac New Zealand Limited is a distributor, of the Westpac KiwiSaver Scheme (Scheme). The information above is subject to changes to government policy and law, and changes to the Westpac KiwiSaver Scheme from time to time. Investments made in the Scheme do not represent bank deposits or other liabilities of Westpac Banking Corporation ABN 33 007 457 141, Westpac New Zealand Limited or other members of the Westpac Group of companies. They are subject to investment and other risks, including possible delays in payment of withdrawal amounts in some circumstances, and loss of investment value, including principal invested. None of BT Funds Management (NZ) Limited (as manager), any member of the Westpac Group of companies, The New Zealand Guardian Trust Company Limited (as supervisor), or any director or nominee of any of those entities, or any other person guarantees the Scheme's performance, returns or repayment of capital. A copy of the Product Disclosure Statement is available from westpac.co.nz. This material is provided for information purposes only and is not a recommendation or opinion in relation to the Westpac KiwiSaver Scheme. The Westpac KiwiSaver Scheme Fund Chooser, and the advice it produces, are provided by Westpac New Zealand Limited.