



**CRAIGS**<sup>®</sup>  
INVESTMENT PARTNERS

# Introduction to Craigs KiwiSaver Scheme

A flexible KiwiSaver Scheme,  
tailored to your goals.

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IT'S ALL ABOUT INVESTMENT CHOICE

# Welcome

This guide explains the key features of the Craigs KiwiSaver Scheme, the range of investment options available, and provides an overview of the mechanics of KiwiSaver.

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Talk to us today  
0800 008 222  
[craigsip.com](http://craigsip.com)

The Craigs KiwiSaver Scheme is issued and managed by Craigs Investment Partners Superannuation Management Limited. This guide is issued by Craigs Investment Partners Limited and its subsidiary Craigs Investment Partners Superannuation Management Limited (CIPSML). References to "we", "us" and "our" in this guide are references to Craigs Investment Partners Limited (or its subsidiary CIPSML where the context permits). The Product Disclosure Statement is available at [craigsip.com/document-library](http://craigsip.com/document-library).

# Put the future of your wealth in the hands of the experts



Investment is our speciality and we are one of the country's leading investment advisory and sharebroking firms.

For you, this means that we have the investment expertise, resources and capabilities to provide you with quality investment services that can be tailored to your investment needs.

## **Partner with a qualified investment specialist – near you**

We employ over 165 financial advisers (Craigs Investment Advisers) spread over our 19 branches throughout New Zealand. Your Craigs Investment Adviser will listen first, ask questions and help you choose a service that suits your needs.

## **Receive advice founded on sound research**

Your Craigs Investment Adviser is supported by the expertise of our investment research team; one of New Zealand's largest. We believe the quality of our research is a key point of difference, and the advice you receive is founded on our team's in-depth analysis.

To ensure you have a sound basis for investment decisions, our research analysts monitor markets and a broad range of companies, keep an eye on economic and political events, and publish timely fact-based reports on their findings.

## **We are bound by rules and regulations**

Craigs Investment Partners Limited (CIP) is a NZX Participant firm. This means you can invest with us knowing that we follow NZX Participant rules. Our Craigs Investment Advisers must also comply with laws supervised by the Financial Markets Authority (FMA).

Craigs Investment Partners Superannuation Management Limited (CIPSML) is the licensed manager of the Craigs KiwiSaver Scheme under the Financial Markets Conduct Act 2013 ("FMC Act"). New Zealand Guardian Trust is the licensed supervisor of Craigs KiwiSaver Scheme. Financial advice can be provided to clients (or prospective clients) by CIP through its Craigs Investment Advisers or by another financial advice provider.



# Why KiwiSaver?

KiwiSaver is a Government initiative designed to encourage New Zealanders to save for their retirement. It provides incentives to members who are contributing to KiwiSaver.

Over 3 million\* New Zealanders realise the benefits that KiwiSaver provides and are currently enrolled.

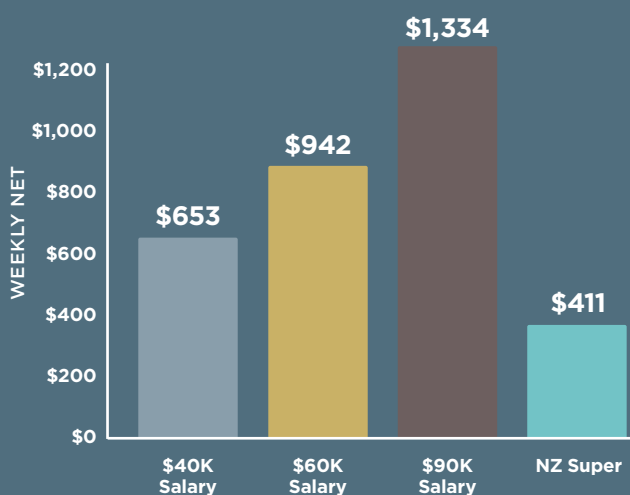
However some have not yet joined, perhaps not being aware of what KiwiSaver has to offer, thinking that they still have plenty of time to save or assuming that it is too late to join.

The benefits of KiwiSaver are available to most New Zealanders between the ages of 18 and 65.

## Why save for your retirement?

Saving for your retirement is one of the easiest decisions to put off, but the longer you wait, the less financial security you may have. The graph below shows the gap between different incomes and the NZ Superannuation annual income. The gap is significant.

## Comparing your current income vs NZ Super income at retirement



This graph is based on a single person living alone from the age of entitlement to NZ Super, currently age 65. The weekly net income amounts for each salary level are based on the current applicable personal tax rates at the time of publication.

Source: [ird.govt.nz/kiwisaver](http://ird.govt.nz/kiwisaver)

\*As at June 2020.

Without saving, could you afford to live the lifestyle you want in retirement?

# Why start now?

Start saving now – the longer the delay, the higher the cost can be.

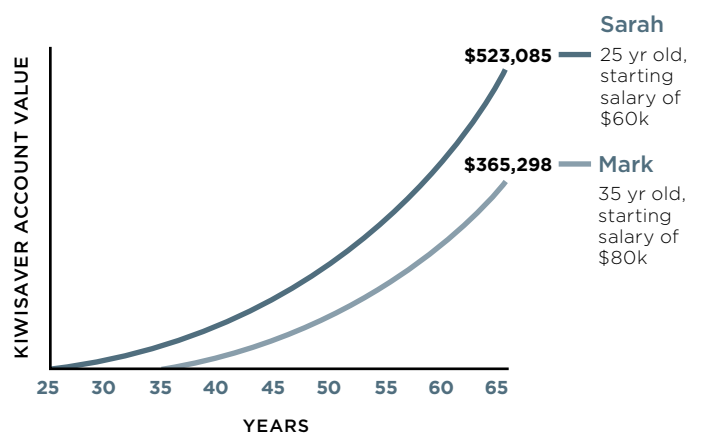
As demonstrated by the chart below, Sarah begins saving 3% of her \$60,000 salary.

10 years later, Mark starts saving 3% of his \$80,000 salary. This 10 year delay could result in a final end balance for Mark that is \$157,787 less than Sarah, even though he contributes more each year than Sarah.

When Sarah retires, assuming she receives an annual salary increase of 2%, and earns an average annual return of 4.5%, her additional KiwiSaver savings could generate her an additional income of approximately \$7,100 per year as compared with Mark, an extra \$590 per month to live off in retirement, all contributing towards a better lifestyle.

Contributing on a regular basis to KiwiSaver does not have to alter your lifestyle greatly, but does require some thought, a considered plan, and some investment discipline. The graph below highlights why starting early can boost your retirement savings. The sooner you join, the better off you could be.

## The value of your KiwiSaver account at retirement



Please note: **This chart is provided as an illustration only and is not intended to represent any indication of future performance.**

This graph assumes starting salaries increase by 2% p.a. until age 65 and Sarah and Mark contribute 3% of their salary to their KiwiSaver portfolio until age 65 which is matched by their employer, but subject to Employer Superannuation Contribution Tax (ESCT). This graph includes Government contributions (Government incentive of KiwiSaver). The graph above is an illustration using an average investment return of 4.5% p.a. (after fees and taxes) and does not represent any indication of future performance. Returns are not guaranteed and the value of your investment may go down as well as up. Total values have been rounded. This is a representative example of a client only.



# What are the benefits of KiwiSaver?

## Government contributions

Government contributions are a key benefit of KiwiSaver. If you're aged 18 or over, eligible and contribute at least \$1,042.86 per annum or approximately \$87 per month, the Government will make an additional annual contribution of \$521.43 per year. Individuals aged 65 or over are not eligible for the Government contributions.

(Government contributions were previously called Member Tax Credits.)

## Your contribution

You can contribute 3%, 4%, 6%, 8% or 10% of your gross pay, you choose the rate. If you are self or not employed, you can contribute as much or as little as you like. Refer to page 11 for more details. You can also add lump sums to your KiwiSaver account at any time.

## Contributions from your employer

If you're eligible, your employer will match your contribution to your KiwiSaver savings at a rate of 3% of your gross salary or wages.

## Benefits

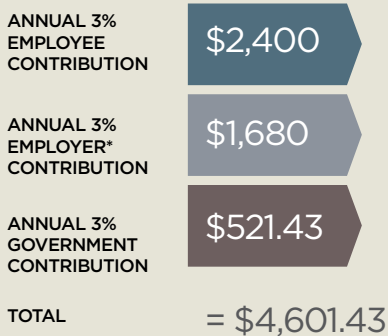
Benefit type	Employee	Self-employed or not employed	Aged Under 18
<b>Government contributions</b> <ul style="list-style-type: none"> <li>Up to \$521.43 per KiwiSaver year</li> </ul>	✓	✓	✗
<b>Matching employer contribution of 3% of before tax pay</b>	✓	✗	✗
<b>First Home withdrawal</b>	✓	✓	✗
<b>KiwiSaver First Home Grant*</b> <ul style="list-style-type: none"> <li>Up to \$5,000 for an existing home</li> <li>Up to \$10,000 for a new build</li> </ul>	✓	✓	✗

\*Full details of the KiwiSaver First Home Grant are available at [kaingaora.govt.nz](http://kaingaora.govt.nz). All benefits mentioned are subject to eligibility criteria.

# How does your KiwiSaver portfolio grow?



Mark is currently earning \$80,000 per annum and contributes 3% of his salary, equating to \$2,400 a year. His employer matches this, contributing an amount equal to 3% of his gross salary. When the Government contributions of \$521.43 are added, it means Mark's KiwiSaver account receives \$4,601 per annum with him contributing only \$2,400 of that.

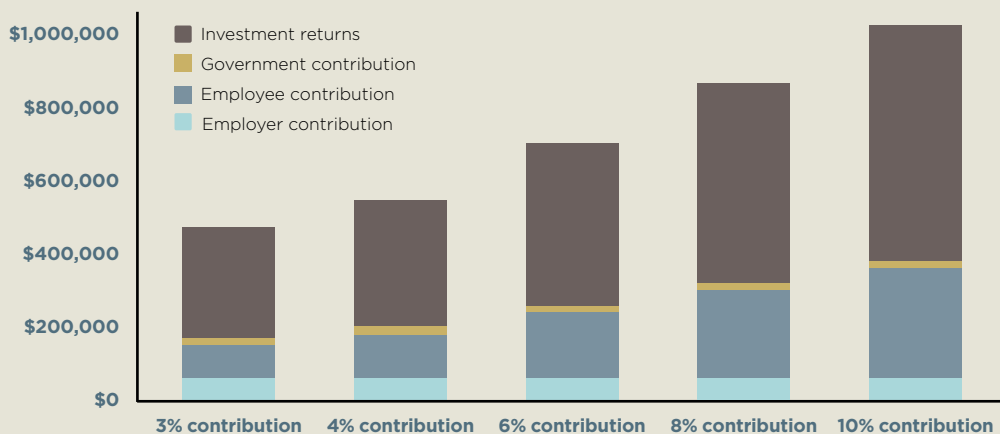


Employed (Annual salary)	Your weekly contribution	Your Annual contribution (3%)	Employer's annual contribution (3%)*	Government contributions	Total contributed
\$40k	\$23.08	\$1,200	\$990	\$521.43	\$2,711.43
\$80k	\$46.15	\$2,400	\$1,680	\$521.43	\$4,601.43
\$100k	\$57.69	\$3,000	\$2,010	\$521.43	\$5,531.43
<b>Self-employed or not employed</b>	\$20.06	\$1,043	-	\$521.43	\$1,564.29

\* Employer contributions are subject to Employer Superannuation Contribution Tax (ESCT). Conditions and eligibility criteria apply.

Example for self-employed or not employed member above is based on the member making the minimum payment to receive the Government contributions.

## How the different percentage contribution rates can stack up by retirement



The graph is based on a 23 year old with a starting annual salary of \$45,000 (with a projected increase in salary of 2% per annum who makes contributions) through to retirement at age 65. Contributions are taxed at applicable rates. The graph assumes annual Government contributions of \$521.43 and investment return assumption of 4.5% per annum (after fees and taxes). Returns are not guaranteed and the value of your investment may go down as well as up. Please note: This chart is provided as an illustration only and is not intended to represent any indication of future performance. This is a representative example of a client only.



# Deciding what to invest in

There are many ways to invest your KiwiSaver savings. As an investor you need to be aware of your investment options, the associated risks and potential returns.

## Investing in funds

Funds are baskets of different assets which can include; shares, fixed income (bonds), cash and property. When investing in a fund, investors purchase a unit (a part of that fund).

### Funds can be split into two categories: index funds and managed funds.

- Index funds invest in a basket of shares that is determined by a prescribed index e.g. NZX50, S&P500 or FTSE100. As the market moves, so do the value of index funds.
- Managed funds have a professional manager that monitors the fund assets as well as market conditions and corporate events. The manager will make regular trading decisions to ensure the funds keep within their required asset mix, which may benefit investors who are less engaged with investing and market conditions.

Some managed funds are diversified, meaning they include a combination of investments from different asset classes to cater for varying risk appetites (e.g. Conservative, Balanced or Growth). The risk within each of the funds is determined by the percentage that is invested in each asset class. Consequently, a Growth fund will invest in a higher percentage of shares (also referred to as a growth asset) than a Balanced or Conservative fund which will have a higher percentage invested in income assets (cash and bonds).

Funds can also be focused on a particular asset class (Fixed Income, New Zealand Equities, Australian Equities etc) or be designed for a specific purpose (for example ethical investing funds or income funds).

### How funds can be used in an investment portfolio

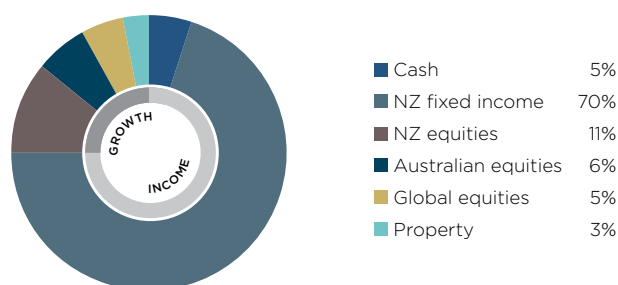
- Some investors use funds as a well-diversified option, suited to their individual risk profile. Different diversified funds have different investment styles so

you can choose the fund manager best suited to your investment needs including any exclusions you may want e.g. environment or social issues.

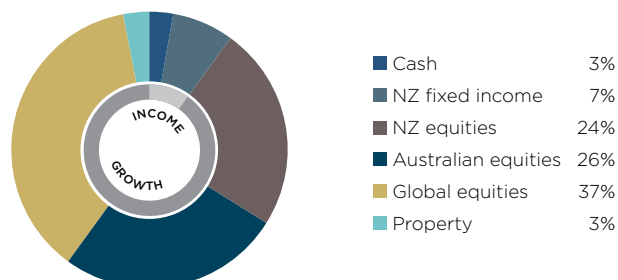
- Other investors use funds to gain exposure to a specific asset class, such as International Equities, Australasian Equities or Fixed Income, complementing their existing portfolio.

As funds invest on behalf of a number of individual investors, they have much larger values to invest in the market. They can hold more assets, in more industry sectors and in more markets (broader diversification) than an individual investor could on their own.

### Example of asset mix within a Conservative Portfolio



### Example of asset mix within a Growth Portfolio





## Investing in shares

By investing in shares you effectively buy a small part of a company. When you invest in a company you can receive a return in two main ways:

- 1 Dividends
- 2 Capital growth

A dividend may be paid to investors when a company has cash to distribute. Companies may pay a dividend regardless of how the market is performing.

The share price is a measure of how the market values a company. Companies that grow their profits are not only able to increase the dividend paid over time (dividend growth) but the share price may rise over time. This provides a return to the investor when shares are sold for a price that is higher than what was originally paid (capital growth).

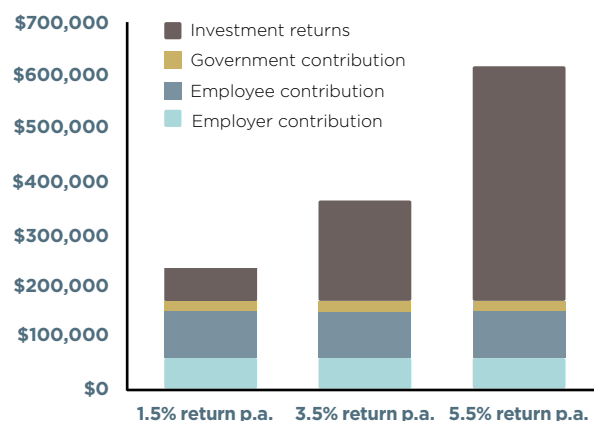
The Craigs KiwiSaver Scheme allows you to invest directly in individual shares. By investing in individual shares you have the option to tailor your portfolio to include companies from sectors you might be interested investing in. It is important that you meet with a financial advice provider to discuss your investment options, to ensure that you build a portfolio suitable for you.

## Your choice of investments has a big impact on your savings at retirement

Lucas is 23 and has just joined KiwiSaver. He contributes 3% of his \$45,000 salary (before tax) and his employer contributes 3%. He also receives the Government contributions each year.

The graph below shows three very different outcomes at retirement based on how Lucas invests his KiwiSaver savings until his retirement. As well as producing different returns, each option will have different levels of risks based on its asset allocation. The investment achieving 5.5% p.a. will likely include more growth assets (such as shares and property) but also will experience more volatility (periods of negative performance).

This demonstrates the importance of choosing investments that are appropriate for you, taking into account your investment timeframe goals, needs and your appetite for risk.



Graph is based a person with an annual salary of \$45,000 (with an annual increase of 2% per annum) contributing 3% into KiwiSaver from the age of 23 to retirement at age 65. This is matched by employer contributions at 3%. Contributions are taxed at applicable rates. Graph assumes annual Government contributions of \$521.43 and annual investment returns of 1.5%, 3.5% and 5.5% (after fees and taxes).

Returns are not guaranteed and the value of your investment may go down as well as up.

**Please note: This chart is provided as an illustration only and is not intended to represent any indication of future performance.**

To assess which investments might suit you, complete our online Risk Profiler – at [craigsip.com/risk-profiler](https://craigsip.com/risk-profiler)

Alternatively you can talk to one of our Craig Investment Advisers from our KiwiSaver Specialist Team on 0800 008 222.

We also have an online Investor Education programme, where you can download e-books, view and register for workshops and subscribe to our Market Insights newsletter. Visit: [craigsip.com/insights](https://craigsip.com/insights).

# Why Craigs KiwiSaver Scheme?









You can choose your own investments. Not only can you invest in a fund but you can also select from a range of company shares and other securities. We're here to help, but the choice is yours.

## Invest in a scheme with the flexibility to create your own investment portfolio

Craigs KiwiSaver Scheme is a flexible scheme with a range of investment options.

We have short-listed over 190 Australasian and international shares, funds and other securities so you can build your own portfolio to suit your investment timeframe, goals, needs and appetite for risk.

### Range of investment options available to you:

-  Diversified Funds
-  Australasian Equities
-  International Equities
-  Investment Trusts and Non-NZ Managed Funds
-  Index Funds
-  Property Fund

**To view the range of investment options available for you to choose from, visit our website [craigsip.com/services/kiwisaver/investment-options](https://craigsip.com/services/kiwisaver/investment-options)**

Craigs KiwiSaver Scheme enables you to spread your contributions across multiple investments including a range of fund managers, in a cost efficient way.

## A Craigs Investment Adviser is available to guide you along the way

If you are new to investing it may seem daunting at first. As a Craigs client, you have access to a Craigs Investment Adviser to help you through the investment process. They can help you assess your goals, needs and the level of risk you are comfortable with. This will then translate into a selection of investments suitable for you.

Our advisers can help answer any questions you might have or give you advice in relation to your investments. If your situation changes you can amend your investments to suit you.

## Our research can help you make informed investment decisions

The advice you receive is based on thorough analysis and recommendations from our Private Wealth Research team, one of New Zealand's largest. As a client, you have access to our broad range of research reports, publications and regular email updates. These provide helpful information on market trends, investment strategies to consider and updates on companies we research.

A Craigs Investment Adviser is available to answer any questions you might have.

## Check your Craigs KiwiSaver Scheme account online

You can check up-to-date information on your portfolio and view your reports on the Craigs online portal or on our mobile app - 24 hours a day, 7 days a week. The value of your investment portfolio is updated daily.

# Angela's KiwiSaver Portfolio

An example of how you can build your investment portfolio.

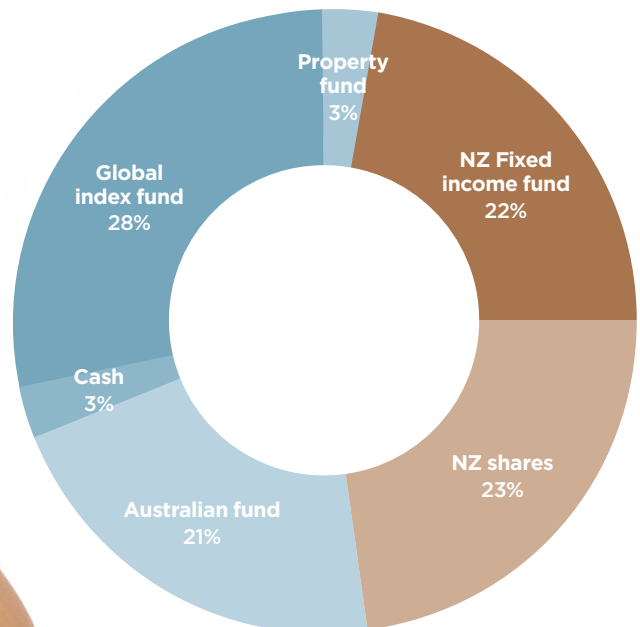
Angela\* joined KiwiSaver 10 years ago and has contributed 4% of her annual salary, which is now \$125,000.

Initially she invested in a Growth Fund as it suited her risk profile and provided a diversified base for her to start her investment portfolio. As her knowledge of the New Zealand market grew she decided to invest directly into some New Zealand shares and kept her remaining investments in a mix of managed and index funds.

Ultimately all investment decisions are Angela's to make but her Craigs Investment Adviser provides advice along the way to help her to make informed decisions.

The chart below is for illustrative purposes only, is not advice and does not take into account your financial situation, needs or risk tolerance.

*\* This is a representative example of a client only.*



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“ My KiwiSaver portfolio lets me invest in companies that I want to support. For me the ethical aspect is really important. I decide what to invest in but my adviser gives me recommendations along the way and answers any questions I might have. ”

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**Peter / Nelson**  
**Craigs KiwiSaver**  
**Scheme Client**

# The mechanics of KiwiSaver

## Who can join?

To become a KiwiSaver member you need to be:

- a New Zealand citizen or entitled to permanent residence; and
- living in New Zealand. (subject to certain exceptions for state services workers).

You can join KiwiSaver regardless of whether you are employed, self-employed or not employed.

## What do I need to contribute?

### Employed?

You can contribute 3%, 4%, 6%, 8% or 10% of your before tax pay. You choose the rate you want to contribute, which is deducted from your pay.

You can also make lump sum contributions to your KiwiSaver account.

### Self-employed or not employed?

You decide the timing and how much you would like to contribute, either as a regular contribution or a lump sum amount. You will need to contribute at least \$1,042.86 per year (approx. \$87 per month), to qualify for the maximum Government contributions of \$521.43.

### Changing the amount that I contribute

You can change the rate at which you contribute to your KiwiSaver portfolio by notifying your employer.

## Can I take a break from making contributions?

If you're an employee and have been a member of KiwiSaver for at least 12 months, you can apply to the IRD to stop making contributions to the Scheme by taking a "savings suspension". You might be able to take one sooner if you are suffering or likely to suffer from financial hardship.

If you are self-employed or not employed, you can take a break from making contributions whenever you choose by notifying your provider. However to qualify for the maximum Government contributions of \$521.43, you must personally contribute \$1,042.86 to your KiwiSaver portfolio before the end of each KiwiSaver year (1 July - 30 June).

## When can I access my KiwiSaver savings?

KiwiSaver is designed to help people save for retirement. Your KiwiSaver account balance is generally locked in until you reach the qualifying age for New Zealand Superannuation, which is currently 65.

However, there are a few exceptions to this. The KiwiSaver rules allow you to take out some, or all, of your KiwiSaver savings earlier in some specific circumstances.

These include when:

- you are buying your first home;
- you suffer serious illness;
- you suffer life-shortening congenital conditions;
- you suffer significant financial hardship;
- you have permanently emigrated; or
- you have to pay tax or make a student loan repayment which arises from a foreign superannuation scheme withdrawal. The table over the page summarises the permitted withdrawals from Kiwisaver. Please refer to the Product Disclosure Statement available at: [craigsip.com/services/kiwisaver](https://craigsip.com/services/kiwisaver) for full information.

## Withdrawals from KiwiSaver

Permitted withdrawals* (as referred to in the KiwiSaver Act 2006)	Your contributions and returns	Your employer's contributions and returns	Government contributions**	Government kick-start payment***	Australian transferred savings
Retirement (currently 65yrs)	✓	✓	✓	✓	✓
Buying your first home	✓	✓	✓	x	x
Serious illness	✓	✓	✓	✓	✓
Life-shortening congenital conditions	✓	✓	✓	✓	✓
Significant financial hardship	✓	✓	x	x	✓
Permanent emigration - to countries other than Australia	✓	✓	x	✓	x
Permanent emigration - to Australia	✓	✓	✓	✓	✓
Death of member	✓	✓	✓	✓	✓
Transfer to another KiwiSaver Scheme	✓	✓	✓	✓	✓
To pay tax which arises from a foreign superannuation scheme withdrawal	✓	✓	x	x	✓

\* All permitted withdrawals are subject to conditions.

\*\* Individuals aged 65 years or over are not eligible for the Government contribution.

\*\*\* Only applicable to members who joined KiwiSaver before 2pm on 21 May 2015 and received a kick-start incentive payment into their KiwiSaver account.

### What can I access when buying my first home?

If you've been a member of KiwiSaver for at least three years, you may be able to withdraw some of your KiwiSaver savings. However, you must retain a minimum balance of \$1,000 in your KiwiSaver account. The value of the property you are purchasing is not taken into account.

To find out more details of this grant see the Craigs KiwiSaver Product Disclosure Statement or visit the Kainga Ora website (previously Housing New Zealand) [kaingaora.govt.nz](http://kaingaora.govt.nz)

### Do I need to withdraw my KiwiSaver savings when I retire?

You have options when it comes to accessing your KiwiSaver savings. Just because you turn 65 does not mean you have to withdraw your savings. Talk to us to ensure your nest egg is looked after to help you enjoy your retirement.

### Can I bring back my Australian Super?

Talk to us about consolidating your Australian Superannuation into your KiwiSaver account. There may be a number of benefits in doing so, including only having one fund to manage, reduced costs and simplified reporting.

### Can I bring back my UK Pension?

Currently, KiwiSaver Schemes cannot accept UK pension transfers. However our Superannuation Scheme\* can accept transfers. We offer a complimentary UK Pension Transfer Information Service which can help you understand your UK Pension Scheme and the options available to you. For more information, call 0800 008 222 to talk to an adviser from our KiwiSaver specialist team.

\*The Craigs Superannuation Scheme (Craigs Superannuation) is issued and managed by Craigs Investment Partners Superannuation Management Limited. The Craigs Superannuation Product Disclosure Statement is available at [craigsip.com/documents](http://craigsip.com/documents).

For full information on KiwiSaver and our Scheme refer to the **Craigs KiwiSaver Scheme Product Disclosure Statement** available on our website [craigsip.com/kiwisaver](http://craigsip.com/kiwisaver)



# Joining Craigs KiwiSaver Scheme

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You can join KiwiSaver if you are a New Zealand citizen, or a permanent resident and you normally live in New Zealand.

**To join Craigs KiwiSaver Scheme, follow five simple steps:**

- 1** Decide which rate you want to contribute.
- 2** Call 0800 008 222 to discuss your investment goals, your risk profile and to learn more about the Craigs KiwiSaver Scheme and your investment options. Visit our website [craigsip.com](http://craigsip.com) for more details.
- 3** Read the Craigs KiwiSaver Scheme Product Disclosure Statement.
- 4** Apply online at [craigsip.com](http://craigsip.com) or complete the hard copy form in the back of the Product Disclosure Statement.
- 5** If you have completed a paper copy return this and the required identity verification documents to your adviser or the Craigs KiwiSaver team.

## What happens next?

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**When we receive your application we will open an account in your name and let you know the details.**

When we receive your first investment payment we will buy the securities or funds you have chosen.


- If you send us a lump sum amount, we buy on the next available investment day; we currently have at least two investment days a week.
- If you are transferring from a different scheme it may take up to 10 days for your KiwiSaver provider to release your funds to us. We will buy the securities or funds at the next investment day following receipt of your funds.

When we make the first purchase, we will send you a portfolio and transaction statement.

For more details on Craigs KiwiSaver Scheme including fees, risks and other important information please refer to the Product Disclosure Statement available on our website [craigsip.com](http://craigsip.com).



# Speak with one of our advisers, we'll do the rest.



No matter how much or how little experience you have with investing, one of our Craigs Investment Advisers can help you make the most of our services.

Craigs Investment Advisers have helped more than 50,000 clients with their investments: individuals, families, trusts, and businesses; investors with high net worth, and those just starting out. We're right beside you on your journey, so let's get started.

**Call us on 0800 008 222  
or email [kiwisaver@craigsip.com](mailto:kiwisaver@craigsip.com)**

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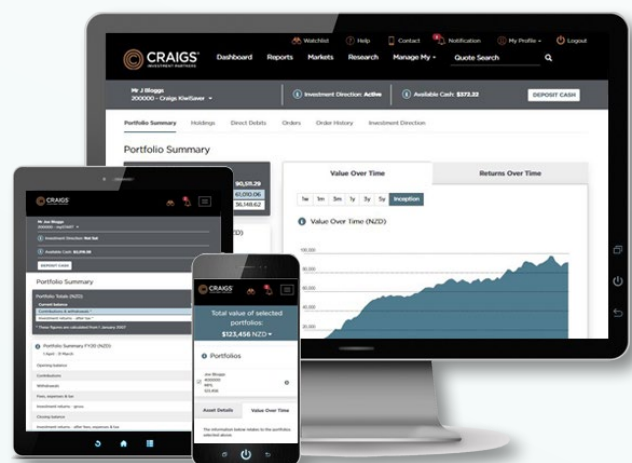
# Craigs Client Portal & Mobile App

Monitor the performance of your investments in KiwiSaver on any device, anytime, anywhere.

See the value and performance of your investments & portfolio holdings

Access to extensive research across NZ, Australia & global markets

Comprehensive market data & dynamic charting



For more information, talk to an investment adviser or visit [craigsip.com/client-portal](https://craigsip.com/client-portal)



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