

# KIWISAVER

**A must, even if you're 60 and not yet a member!**

So you're 60 ... check out this illustration

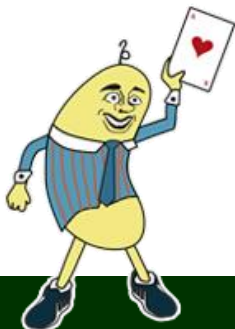


If you joined KiwiSaver on 1 April 2016 and were to contribute 3% of your salary (for the purpose of this illustration we'll assume you are on a salary of \$50,000)

For the next five years until you reach 65, here's what your KiwiSaver might look like:

• Employee Contributions	\$ 7,500
• Employer Contributions	\$ 6,224
• Government Contributions	\$ 2,607
• Estimated Investment Earnings (3% a year net of inflation, tax & fees)	\$ 1,529
<b>TOTAL</b>	<b>\$17,860</b>

Not bad for your outlay of just \$7,500 over five years!



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