

KiwiSaver for Self Employed or Not Employed Individuals – It's a No Brainer!

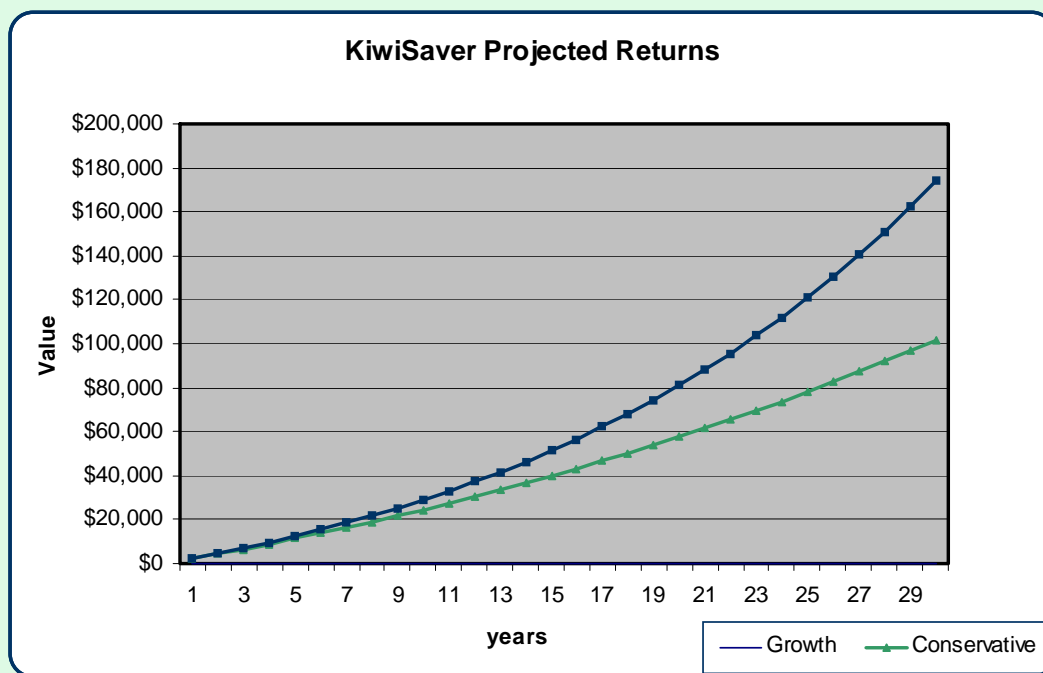
Over 1 Million New Zealanders have joined KiwiSaver and for those that are self employed or do not work KiwiSaver is particularly attractive.

How do you benefit?

- * The Government will give you \$1,000 just for joining – no strings attached!
- * They will also match your contributions up to \$1,042.86 every year (\$20 per week)
- * Being self employed or not employed you are not obligated to pay a fixed % of your income into the scheme so in those lean years you can simply leave the investment as is, or contribute what you can afford to

Let's look at the numbers...

The graph below is based on a 35 year old who will be in KiwiSaver for 30 years. They simply contribute \$1,042.86 every year which the Government matches. We have presented two annualised return scenarios, one conservative (3%) and one growth (6%).



The numbers speak for themselves!

- Over the 30 years the individual has contributed \$31,286
- The Government have contributed \$32,286
- Taking into account investment performance you have the potential to receive a nice nest egg at the end of it.

Growing the real value of your investment is vitally important in any long-term savings plan. Simply putting your money in the bank on term deposit is safe but is not likely to achieve the best long-term returns. Historically the return on growth assets, such as shares, has been more than 3%p.a. higher than the return on more conservative investments such as bonds.

KiwiSaver and Fisher Funds - Why growth & returns are important

We believe growth investing can deliver higher returns and this is supported by historical data. Even with periodic corrections the returns from investing in businesses via the sharemarket have consistently exceeded the returns from most other forms of investment. Even a small increase in the average return per year on your savings makes a significant difference to the value of those savings when you retire. The chart above illustrates this.

We believe the best way to grow the real value of your investment is to invest in growth assets.

**If you don't participate in KiwiSaver, you won't get to enjoy the benefits.
When did the Government last give you free money so easily?**