

Which KiwiSaver scheme?

- the "Mary Holm" guide

January 2012

Mary Holm's column in the NZ Herald Business Section on Saturday 13th February 2010, summarised Mary's thoughts on a step-by-step guide to choosing the best KiwiSaver provider. It was from her book *The Complete KiwiSaver*.

	Mary's step-by-step guide looks for a provider that:	SuperLife
1.	Offers a fund with the right mix of investments for you. Some providers have a limited range.	SuperLife offers a range of options from standard managed strategies to single sector strategies. There are no restrictions on which options you choose or how often you change.
2.	Offers special features you might want such as automatic risk reduction as you get closer to retirement; active or passive management; or a fund that invests in a single sector, such as shares or commercial property.	SuperLife provides the AIM ^{Age Steps} option. This option automatically reduces the exposure to shares and property as you get older. It also lets members invest in single sector funds if that is what they want.
3.	Permits the contribution amount and pattern that suits you if you are a non-employee, such as quarterly or annual contributions.	SuperLife puts you in control. If you are self-employed, you choose when and how much you save. SuperLife has no minimum or maximum savings levels or other savings requirements.
4.	Lets you invest in more than one of its funds - an issue that will become more important as KiwiSaver balances grow.	Under SuperLife you can invest in as many or as few of the options as you choose. Our goal is to make sure that SuperLife is very flexible and will meet your needs.
5.	Offers an ethical investment fund which typically invests only in "good" companies or avoids "bad" companies, with somewhat varying definitions of good and bad.	SuperLife was the first KiwiSaver provider to offer a socially responsible balanced investment option.
6.	Lets you pick the exact mix of assets you want, or select the individual shares in your KiwiSaver account.	SuperLife lets all members pick the exact mix of assets they want and to change it whenever they wish and at no cost.
7.	Includes more exotic investments such as options, gold or forestry.	SuperLife doesn't include exotic investments. Its belief is that such investments do not on a risk/reward/cost basis add value to a member's return and investment outcome.
8.	Offers advice on how you should invest, or helps with the transition into retirement.	SuperLife puts you in control. SuperLife has available a general investment guide, a retirement savings guide and a retirement investment guide. These along with a range of educational articles help members manage their investments and make decisions. Also, SuperLife's consultants are available to help you understand the options so you can make a decision.
9.	Offers rewards.	SuperLife's low costs ensure all members are rewarded by being in SuperLife for KiwiSaver. Members can also choose to take advantage of the wholesale insurance options available under SuperLife. Also, check out myFutureFund. There are special deals available to KiwiSavers if they also want to provide for a child's future.
10.	Is New Zealand-owned, or on the other hand owned by a big overseas company that may provide good resources.	SuperLife is New Zealand owned and operated. It is a specialist superannuation firm. It is a Kiwi firm helping kiwis to save.
11.	States that the chief executive invests in their scheme.	All senior management are members of SuperLife for KiwiSaver.

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This is not an investment statement for the purpose of the Securities Act 1978. An investment statement and a disclosure statement are available from SuperLife free of charge.