



NZFUNDS WEALTHBUILDER

Ace your retirement. Save ~9%¹

KiwiSaver
(My contribution) \$ **356,813**²

KiwiSaver
(Employer contribution) \$ **239,065**²

WealthBuilder
(Your 'unlocked' savings)³ \$ **356,813**²

Retirement \$ **1,005,945**²

You will likely need to save ~9%
of your salary for retirement¹

Use WealthBuilder to top-up your
savings in an 'unlocked' account³

1. Assumes 3% employer plus 3% employee into KiwiSaver plus 3% WealthBuilder. Savings rates as percent of gross salary. For more information, email to request MyFiduciary's report. 2. Shows 30 y/o with salary of \$75,000 wage growth of 3.25%. Contributions include investment returns. "Retirement" balance includes \$53,254 government KiwiSaver contributions. 3. Investors cannot access KiwiSaver until they turn 65 unless they meet the criteria for early withdrawal.

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Ace your retirement. **Save ~9%¹**



3% + 3%

KiwiSaver

If you're employed
KiwiSaver gets you to a 6% savings rate



+3%

WealthBuilder

Use WealthBuilder to top up your
savings rate to 9% to ace your retirement



Independence

Because WealthBuilder's not locked in
you can now choose when to spend³

Access your money whenever you want.