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## **KIWISAVER Update**

October 2018 | Issue #5

Dear <<First Name>>,

Here's our latest issue of Certus KiwiSaver Update. It's full of useful information – you'll find there's something for everyone.



### **AMP KiwiSaver Scheme funds continue to perform well**

Check AMP KiwiSaver performance here: [KiwiSaver Scheme Returns](#)

Global market performance continued to fluctuate during July. However, growth in most asset class returns, such as bonds and shares, has seen the AMP KiwiSaver Scheme funds continue to perform well.

In the US, positive economic data lead to a rise of 3.1% in returns on shares. Emerging and Asian markets recovered slightly through the month, despite the

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By contrast, Australian shares reported moderate performance, rising 1.4%, while New Zealand shares slipped 0.2% after a strong year-to-date performance. Global and property and infrastructure were also strong in July, both returning 2%.

Global government bond yields were mixed, with US bonds ending the month relatively flat.

Compared to the average return on the average term deposit for 1 year of 3.32% (offered by the major banks as at 7 July 2017), the returns for some of our key funds were:

- 11.75% pa for the AMP Growth Fund
- 9.06% pa for the AMP Balanced Fund
- 6.46% pa for the AMP Moderate Fund

*Note: These returns are after total fund charges and before tax.*

## Helpful Tips on Contributing to KiwiSaver

### “Save 10% of your income or prepare for tough retirement”

This is must-read material for all KiwiSavers: [Read article >>](#)

Saving 10% of your income is easy, with our new [KiwiSaver Calculator](#)

Here are a few different ways you can contribute to your KiwiSaver:

- deductions from your pay (via PAYE)
- regular payments via direct debit
- lump-sum payments via internet banking direct or through **My AMP**
- contribute at least \$20 a week to get the maximum Member Tax Credit

To learn more, [Contact your KiwiSaver Workplace Admin](#)



## Transferring retirement funds from Australia to NZ

Bringing your retirement savings together into one account gives you a full picture of your savings. One account is easier to manage, you'll have more visibility and control, and you could save on paying fees to multiple providers.

The Australian and New Zealand governments have an agreement in place that allows KiwiSaver savings and compulsory Australian pension savings to be transferred across the Tasman in either direction.

The arrangement allows those with retirement savings in both Australia and New Zealand to consolidate savings in one account, in their country of residence.

You might be eligible to transfer savings from an Australian superannuation scheme to your AMP KiwiSaver Scheme account if you:

1. have been living and working in Australia and decide to return to live in New Zealand permanently, or
2. are an Australian who has permanently emigrated to New Zealand.

### To learn more:

[Find your Australian Super](#)

[Contact your KiwiSaver Workplace Admin](#)

## Are you a KiwiSaver who is over 65? Changes are coming

Proposed changes to KiwiSaver in a bill introduced to Parliament will open the scheme to people over 65 for the first time, and enhance it for thousands of others, says Retirement Commissioner Diane Maxwell.

Learn more: [Read Article](#)

### New Product Disclosure Statements

New Product Disclosure Statements for AMP KiwiSaver are available from 8 October 2018 replacing 25 May 2018 version. [Contact Certus for a copy.](#)

### What is a Product Disclosure Statement?

A Product Disclosure Statement provides information about:

1. A financial/ investment product
2. How it works and the application form
3. The company/scheme offering the product
4. The terms of the investment
5. The risks and returns

It's important you understand the product before you make a decision to invest. Ask yourself, "Is this investment right for me?" To learn more, please contact your adviser.

### More KiwiSaver Insights

For more KiwiSaver insights and tools to keep you on track with your retirement savings [check out our NEW KiwiSaver page >>](#)

### Do you have questions about KiwiSaver?

[Check out our KiwiSaver FAQs page >>](#)

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That's all for now. Thanks for reading. Until next time...

Kind regards

The Team at Certus Financial Group

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