

UNDERSTANDING YOUR KIWISAVER ACCOUNT STATEMENT

Your account statement summarises all 'money in' and 'money out' of your account, so you know how much you started with and how much you had at 31 March. It also confirms the fund or funds you're in and provides other useful information to help you make the most of your KiwiSaver account.

This guide applies to:

- ANZ KiwiSaver Scheme
- ANZ Default KiwiSaver Scheme
- OneAnswer KiwiSaver Scheme

PAGE 1 OF YOUR ACCOUNT STATEMENT

- 1 These are some of your KiwiSaver account details. Have this information on hand if you need to contact us. If any of the details are wrong or incomplete, please let us know. Also note, any changes you made recently to your investment or contact details may not be reflected. The Lifetimes symbol reminds you you've chosen to be in our Lifetimes option. The symbol won't show if you've made your own fund choice.
- 2 This table shows the money that has moved in and out of your KiwiSaver account over the year – for example, contributions, tax, fees and any withdrawals. It also shows your investment return. See page 3 for explanations of each item.
- 3 This is the amount you had in your KiwiSaver account at the end of the accounting period, 31 March. Note, by the time you receive your account statement, your balance is likely to have changed. You can see your balance at any time in ANZ goMoney or Internet Banking, or you can contact us.
- 4 This figure is the amount your KiwiSaver account balance grew or decreased by. If you made a withdrawal of any kind or if your fund made a loss, this amount could be negative.
- 5 This date shows when you'll have access to your savings.
- 6 These tips suggest some actions you might like to consider. You may also see other messages on page 2 of your account statement.
- 7 If you're 18 or over and under 65, your statement may include an estimate of what your balance may be at retirement. See also page 2.

ANZ INVESTMENTS

15 April 2025

Investor number: 010101
 Time in KiwiSaver: 15 years 10 months
 Tax rate (PIR): 28%
 See your tax certificate for more about PIR
 Fund: Conservative Balanced Fund

Mr AB Sample
 2/41 Streetname Road
 Sampletown

Account Statement
 ANZ KiwiSaver Scheme
 From 1 April 2024 to 31 March 2025

Your account summary

Opening balance at 1 April 2024	\$94,284.63
Contributions	\$7,789.43
Employee contributions	\$5,732.57
Employer contributions	\$1,535.43
Government contribution	\$521.43
Withdrawals	\$0.00
Investment return	\$4,056.63
Tax	-\$657.32
Fees	-\$736.34
Annual fund charge: 0.76%	-\$736.34
Closing balance at 31 March 2025	\$104,737.03

Over this period, your balance increased by \$10,452.40

Your savings are locked in until October 2030.

Top tips for you

- 1 Well done! You received the full Government contribution in 2024. Use the contribution tracker in ANZ goMoney or Internet Banking to see how you're tracking this year. anz.co.nz/freemoney
- 2 How will your savings best meet your financial needs in retirement? We recommend talking to a financial adviser who can guide and support you based on your situation.
- 4 What you're on track to receive at age 65: \$156,000 or about... a week until age 90. These figures are an estimate only. Turn the page for more information and some actions you can take...

Access your account statement online and help reduce waste. View your documents easily and securely direct from ANZ goMoney or ANZ Internet Banking. We'll let you know when they're available. If you don't already have access, go to anz.co.nz/managekiwisaver.

For an explanation of the terms used in this account statement, visit anz.co.nz/statementguide.

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PAGE 2 OF YOUR ACCOUNT STATEMENT

The following items may appear on your account statement, depending on your situation.

- 1 This chart breaks down your total savings since you joined KiwiSaver to show where the money in your KiwiSaver account has come from. It can be interesting to see how much of your balance is from sources other than you – like your employer, the Government and the investment return from your scheme manager. The chart won't appear in some situations, such as if you've made a withdrawal.
- 2 This chart shows your account balance since you joined the scheme. The **dark blue** line is a total of all contributions made, less any withdrawals. The **light blue** line is your total account balance, after fees and taxes have been deducted. The gap between the two lines indicates how much your investment has earned after fees and tax. If your balance is higher than your contributions, the difference reflects investment gains; if your balance is lower than your contributions, the difference reflects investment losses.
- 3 **If you're in more than one fund:** your funds are listed in a table showing how much you have in each fund. The total of your fund balances may result in a 1 cent difference compared to the closing balance in your account summary. This is due to rounding. The middle column shows the annual fund charge as a percentage of the net asset value of each fund. You can find more information about your fund(s), and the other funds in the scheme, on our website.
- 4 If you're 18 or over and under 65, your statement may include an estimate of what your balance may be at retirement, both as a lump sum amount and as a weekly income stream for your retirement. The projections are based on assumptions set by the Government. For more information, visit fma.govt.nz/investors/resources/kiwisaver-projections.
- 5 Our contact details are shown on page 2 of your account statement

ANZ KiwiSaver Scheme Account Statement Investor number 010101

1 Your account breakdown

This chart shows how much you've contributed since you joined KiwiSaver – and how much is from other sources.

Your closing balance: \$104,737.03

- 48% Your contributions
- 17% Employer contributions
- 9% Government contributions
- 26% Investment returns

As you've transferred into this scheme, your chart includes the account breakdown supplied by your previous provider.

4 What you're on track to receive at age 65

\$156,000

as a lump sum, or about...

\$130

a week until age 90

These figures are estimates only. See the footer for more information on how they're calculated.

Will your retirement savings be enough?
A number of choices affect the size of your retirement savings. These include:

- your choice of fund anz.co.nz/kiwisaverfunds
- your contribution rate anz.co.nz/kiwisavercontributions
- how long you contribute anz.co.nz/kiwisavercalculator

These are things you can change, so you may wish to consider if your current choices are right for you and your stage of life. For help to work out what's right for you, visit the webpages above or:

- contact us as below
- visit sorted.org.nz, or
- seek advice from a financial advice provider.

Our calculator can give you a more complete view of your retirement savings

Add in your other income and assets, and experiment with different contribution rates and fund types.

anz.co.nz/kiwisavercalculator

2 Your account history

Compare your balance over time with your contributions (less any withdrawals). The difference is your investment return.

● Balance (after fees and taxes) ● Contributions less any withdrawals

3 You're invested in these funds

Fund	Annual fund charge	Balance
Growth Fund	0.99%	\$13,062.92
Balanced Growth Fund	0.95%	\$24,685.44
Balanced Fund	0.91%	\$23,850.85
Conservative Balanced Fund	0.76%	\$22,851.46
Conservative Fund	0.64%	\$21,946.71
Cash Fund	0.26%	\$10,926.22

Visit anz.co.nz/kiwisaverperformance for more details.

5 Contact our KiwiSaver team

✉ service@anzinvestments.co.nz
☎ 0800 736 034 (8am to 6pm, weekdays)
International: +64 9 356 4000

ANZ Investments is proud to be recognised as a **Responsible Investment Leader 2024**.
Learn more: responsibleinvestment.org/responsible-investment-leader

What you're on track to receive at age 65: These figures only relate to KiwiSaver and do not take into account any other retirement savings or income you may have or be entitled to. These figures are estimates only. They are calculated based on your current balance, contribution rate, and fund choice, and an assumed rate of investment returns of 2.5%. The calculation uses a number of assumptions, including some about future events such as what investment returns and inflation are likely to be. The assumptions are set by the government and are important because they affect the result of the calculation. Find out more on the Financial Markets Authority website at fma.govt.nz/investors/resources/kiwisaver-projections.

ANZ New Zealand Investments Limited is the issuer and manager of the ANZ KiwiSaver Scheme. Investment balances are subject to rounding and any graphs are illustrative only. We have used an estimate for the annual fund charge dollar amount. Go to anz.co.nz/fundcharge for more information. For the product disclosure statement, go to anz.co.nz/kiwisaverforms or contact us.

If you experience a problem with an ANZ product or service, please contact us and we'll try to resolve your concerns within five business days. Our complaints process is set out in full at anz.co.nz. If you're unhappy with our response, you can also contact the Banking Ombudsman Scheme, which provides a free, independent service to help customers resolve problems with their bank, call 0800 855 950 or visit bankombudsman.org.nz.

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TERMS YOU MAY SEE ON YOUR ACCOUNT STATEMENT

Balance: the value of your investment. You can find an up-to-date balance at any time through ANZ goMoney or Internet Banking, or by contacting us.

Contributions: a total of all contributions made to your account during the year.

Types of contributions are:

- **Employee contributions:** contributions deducted by your employer from your pay.
- **Voluntary contributions:** contributions made by you at any time during the year.
- **Employer contributions:** contributions your employer makes if you meet certain criteria. Note, your employer's contributions are taxed, so the amount won't be the same as your contributions.
- **Government contribution:** a payment from the Government of 50 cents for every \$1 you contribute, up to a maximum of \$521.43. (Criteria apply.) The Government contribution is generally paid in July or August for the previous KiwiSaver year (1 July to 30 June).
- **Australian superannuation:** the amount transferred from your Australian superannuation to your KiwiSaver account, if you've permanently emigrated from Australia to New Zealand.

Fees: charges for investing in the scheme. See the product disclosure statement for more information on fees.

Fees include:

- **Annual fund charge:** a charge that covers services in administering, supervising and actively managing the investments of each fund, access to expert fund managers, and regular communications. It is deducted from the assets within the fund, which means you won't see it in your transaction listing in ANZ goMoney or Internet Banking.
- **Discount on fees:** a discount on the annual fund charge for certain preferred provider arrangements.

Government contributions (in the Account Breakdown chart): any contributions made by the Government on your behalf, e.g. the annual Government contribution of up to \$521.43, as well as the Government kick-start and Government fee subsidy (when these contributions were applicable).

Investment return: the gain or loss made when the assets in a fund move up or down in value.

Prescribed investor rate (PIR): the rate used to calculate how much tax the fund will pay on your investment. If you haven't told us **both** your PIR and your IRD number, the default rate of 28% is used. For more information about PIRs, go to anz.co.nz/pirupdate.

Refunds to Inland Revenue: amounts paid to Inland Revenue for late opt-outs, incorrect or invalid enrolments or where Inland Revenue has claimed back certain contributions made in error.

Tax: the amount of tax paid to Inland Revenue (or tax refunded) and the change in amount accrued to be paid (or refunded) as at 31 March 2025. Tax is calculated based on your prescribed investor rate (PIR) and applied to your investment. Note, this may be different from the 'tax paid' (or 'tax refunded') amount you'll see on your tax certificate.

Transfer from another KiwiSaver scheme: the amount transferred from another KiwiSaver scheme if you transferred to an ANZ scheme during the year.

Transfer to another KiwiSaver scheme: the amount transferred to another KiwiSaver scheme if you transferred from an ANZ scheme during the year.

Withdrawals: a total of all withdrawals made from your account during the year. Note, only members who are eligible can make withdrawals. In special circumstances, some early withdrawals may be permitted.

Types of withdrawals are:

- **Retirement:** withdrawals made by members who are eligible to access their funds.
- **First home:** an early withdrawal made for the purpose of buying a first home or land to build on. (Strict criteria apply.)
- **Significant financial hardship:** an early withdrawal to meet essential living costs. (Strict criteria apply.)
- **Serious illness:** an early withdrawal if you have a serious injury, illness or disability. (Strict criteria apply.)
- **Life-shortening congenital conditions:** an early withdrawal if you were born with a condition that is expected to reduce life expectancy below 65. (Strict criteria apply.)
- **Permanent emigration:** an early withdrawal if you've left New Zealand to live permanently overseas, other than to Australia.
- **Permanent emigration to Australia:** an early withdrawal if you've left New Zealand to live permanently in Australia.
- **Australian savings at age 60:** a withdrawal made if you've transferred your Australian superannuation to your KiwiSaver account, you're over 60 and retired.
- **Court-ordered withdrawal:** a withdrawal ordered by the courts, for example in a relationship property settlement.
- **Deceased estate:** a withdrawal generally made to the personal representatives of a deceased member (i.e. the executors or administrators of the deceased member's estate).

You can find more information about your investment on our website. Further information about the ANZ KiwiSaver Scheme and OneAnswer KiwiSaver Scheme is available in the relevant product disclosure statement, also available on our website. Further information is available about the ANZ Default KiwiSaver Scheme by searching 'ANZ Default KiwiSaver Scheme' on the offer register at disclose-register.companiesoffice.govt.nz. Alternatively, you can contact ANZ Investments at service@anzinvestments.co.nz or by calling 0800 736 034.