



KS 3  
JUNE 2007

# Your introduction to KiwiSaver

EMPLOYEE INFORMATION PACK



## KiwiSaver quick reference

### **New job?**

- If you're not already a KiwiSaver member, you've just started a new job and you're being automatically enrolled, complete the *KiwiSaver deduction form* (KS 2) in this pack and give it to your employer. You need to do this even if you intend to opt out.
- You have eight weeks from starting your new job to decide if you want to remain a member of KiwiSaver or opt out. You can opt out online or use the *New employee opt-out request* (KS 10) in this pack.
- If you're already a member, complete the *KiwiSaver deduction form* (KS 2) so your new employer knows what contribution rate you want, or show them your contributions holiday notice.

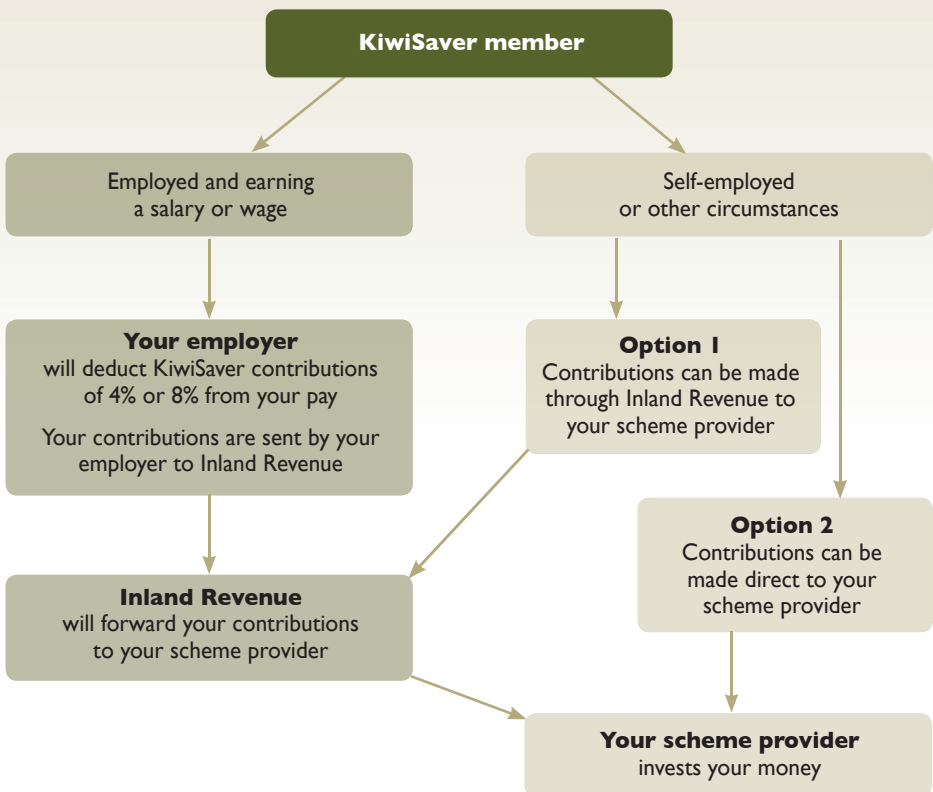
### **Want to join?**

- If you're 18 or over and earn salary or wages, you can complete the *KiwiSaver deduction form* (KS 2), give it to your employer and Inland Revenue will allocate you to a scheme.
- Or contact a scheme provider and apply directly.

For a full list of schemes, visit [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz) or call us on 0800 549 472 (0800 KIWISAVER).

When filling in KiwiSaver forms, it's important that you provide your correct IRD number as this is used to confirm who you are. You can call us on 0800 549 472 (0800 KIWISAVER) to check what your IRD number is, if you're unsure.

## How it works



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## Introducing KiwiSaver

Most Kiwis believe it's important to save money for their long-term future. But, as many of us know, saving is often easier said than done.

KiwiSaver is a voluntary, work-based savings initiative. It's designed to make it easier for New Zealanders to save for their future.

Money is put into a savings fund from your weekly, fortnightly or monthly pay. You'll be able to access your savings when you're eligible for New Zealand Superannuation (NZ Super) or after five years' membership, whichever is later.

The government will help you save for your future with KiwiSaver by giving you a \$1,000 kick-start, a member tax credit of up to \$1,042.86 a year, a regular fee subsidy and, if you qualify, a first home deposit subsidy.

Joining KiwiSaver is easy, whether through automatic enrolment when starting a new job, or by choosing to join.

Please read this information pack carefully. It explains the key points about KiwiSaver. For more information, go to **[www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)**

## How KiwiSaver works for you

If you meet the criteria, you'll be automatically enrolled in KiwiSaver when you start a new job – provided your employer doesn't offer you their approved alternative superannuation scheme.

This means that on your first payday after starting your new job, contributions will be deducted from your pay at the rate of 4%, or you can choose the higher rate of 8%. Contributions will continue to be deducted unless you opt out.

You have eight weeks from starting your new job to decide if you want to remain a member of KiwiSaver or opt out.

Your KiwiSaver contributions are paid to Inland Revenue who ensures their safe transfer to your KiwiSaver scheme provider. They, in turn, will invest this money for you in a registered KiwiSaver scheme.

You can withdraw your savings when you qualify for NZ Super (currently 65) or after five years' membership, whichever is later. You may be able to withdraw your money earlier in certain circumstances.

If you're an existing employee, self-employed or in other circumstances, and you're eligible, you can join KiwiSaver by opting in.

## KiwiSaver benefits

The government will help you save for your future by providing a number of benefits to you as a KiwiSaver member.

### **Kick-start payment**

To get your savings off to a good start, the government will kick-start your account with a tax-free contribution of \$1,000.

### **Member tax credit**

If you're 18 or over, each year the government will pay into your account a member tax credit matching the contributions you've made that year up to a maximum of \$1,042.86. This is the equivalent of up to \$20 a week. This will be paid until you're eligible to access your savings (when you're eligible for NZ Super, which is currently 65, or after five years' membership, whichever is later). To qualify for the member tax credit, your principal place of residence must be in New Zealand (there are some exceptions).

### **Fee subsidy**

The government will subsidise the fees charged by your scheme provider. The subsidy will be paid into your account until you qualify for NZ Super (currently 65) or after five years' membership, whichever is later.

## **Buying your first home**

After being a member of KiwiSaver for three years you may be able to withdraw all or part of your savings (except for the \$1,000 government kick-start and the member tax credit) to put towards buying your first home.

If you've been contributing around 4% of your income to KiwiSaver or an approved alternative superannuation scheme, you may also be entitled to a first home deposit subsidy from the government through Housing New Zealand Corporation.

The subsidy is \$1,000 per year of membership in the scheme, up to a maximum of \$5,000 for five years for each member. The eligibility criteria are set by Housing New Zealand and include household income and regional house price caps. For more information go to **[www.hnzc.govt.nz](http://www.hnzc.govt.nz)**

## Using KiwiSaver to help pay your mortgage

After being a member of KiwiSaver for 12 months you may be able to split your contributions – up to half towards repaying the mortgage on your own home (but not an investment property) and the rest to your KiwiSaver savings. This is called ‘mortgage diversion.’

Your member tax credit and any contributions your employer makes cannot be diverted to your mortgage. Contributions you divert to your mortgage do not qualify for the member tax credit.

Not all KiwiSaver scheme providers and mortgage providers will offer this, so if this option is important to you, check it out before you join up.

## Who can join KiwiSaver?

To be eligible to join KiwiSaver you must be:

- a New Zealand citizen, or entitled to live in New Zealand indefinitely, and
- personally present or normally personally present in New Zealand, and
- under the age of eligibility for NZ Super (currently 65).

State Service employees serving outside New Zealand can also join, provided they are serving in a jurisdiction where offers of KiwiSaver membership are lawful.

If you hold a temporary, visitor or student permit you can't join KiwiSaver.

## How to join KiwiSaver

Joining KiwiSaver is easy, whether through automatic enrolment when starting a new job or by choosing to join. In each case you'll have to make a couple of key decisions and do a little paperwork. If you're automatically enrolled, you can also choose to opt out.

### **Joining when you start a new job**

If you've just started a new job, with a new employer, and you meet the criteria, you'll be automatically enrolled in KiwiSaver – unless your employer offers you their approved alternative superannuation scheme. Your employer is responsible for deciding if automatic enrolment applies to you.

You'll need to tell your new employer which contribution rate you'd prefer – 4% or 8% (if you don't choose one, your contribution rate will automatically be 4%), and provide your name, address and IRD number by completing the *KiwiSaver deduction form (KS 2)* in this pack and giving it to your employer. You need to do this even if you intend to opt out.

Your employer will then send your information to Inland Revenue.

### **Casual or temporary worker**

If you start a new job as a temporary employee or a casual agricultural worker you may be automatically enrolled if your employment is longer than 28 days for temporary employees, or three months for casual agricultural workers. Your employer is responsible for deciding if automatic enrolment applies to you.

If you're not automatically enrolled you can still join KiwiSaver by opting in.

### **Joining when you're already in a job**

If you're already in a job, eligible, and want to join KiwiSaver, you can opt in.

If you're 18 or over you can do this by completing the *KiwiSaver deduction form* (KS 2) in this pack and giving it to your employer. KiwiSaver deductions will start from the next pay your employer calculates and Inland Revenue will allocate you to a scheme.

Alternatively, if you know which KiwiSaver scheme you'd like to join, or you're under 18, you should opt in by contacting the scheme provider and applying directly. They'll give your details to Inland Revenue who will tell your employer to start deducting contributions from your pay.

If you opt in to KiwiSaver you can't opt out.

### **Joining KiwiSaver if you're self-employed**

If you're self-employed, you'll need to choose a scheme provider and apply directly. You and your provider will need to decide how much you'll contribute.

If you opt in to KiwiSaver you can't opt out.

### **Joining KiwiSaver if you're not working or under 18**

If you're not working, a beneficiary or under 18 you can still join KiwiSaver but you'll need to contact a KiwiSaver scheme provider and apply directly.

If you're receiving ACC and want to join you can complete a *KiwiSaver deduction form (KS 2)* and send it to ACC, PO Box 242, Wellington, or contact a KiwiSaver scheme provider and apply directly.

### **Opting out of KiwiSaver**

If you're a new employee who is subject to automatic enrolment and don't want to become a KiwiSaver member you can choose to opt out. However, you can't opt out until you've been in your job for two weeks, but you must opt out within eight weeks. If you don't opt out in this timeframe you'll remain a KiwiSaver member and deductions will continue to be made from your pay.

**Note:** The timeframe for opting out is from day 14 to day 56 from the day you start your new job.

To opt out, you can either:

- complete the online opt-out form at **[www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)** or
- complete the *New employee opt-out request* (KS 10) in this pack and give it to your employer.

If events outside your control mean you can't complete the opt-out form within eight weeks of starting your new job, you can apply for a late opt out.

Inland Revenue has limited discretion to accept late opt outs for up to three months after receiving your first contribution.

To apply for a late opt out you must complete the online opt-out form at **[www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)** or send the form in this pack to Inland Revenue (because your employer can't accept late opt outs). You'll need to give a reason for opting out late.

### **Refunding your contributions**

If you opt out your employer or Inland Revenue will refund to you any contributions you've already paid.

## KiwiSaver scheme providers

Your savings will be invested in a KiwiSaver scheme by your scheme provider. There are a wide range of schemes for you to choose from and different investment funds, from conservative to higher risk.

All KiwiSaver schemes are run by the private sector, regulated in a similar way to other registered superannuation schemes and governed by trust deeds.

Before making a choice find out about your scheme provider and how they plan to invest your money. Your scheme provider's investment statement will explain these things.

You can get a full list of schemes from **[www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)** or call us on 0800 549 472 (0800 KIWISAVER).

KiwiSaver is not guaranteed by the government and this means that you invest in a KiwiSaver scheme at your own risk.

## Allocating you to a scheme

If you've just started a new job and you're being automatically enrolled, or if you're an existing employee who has opted in through your employer, you'll be allocated to your employer's chosen KiwiSaver scheme, if they have one, or to a default KiwiSaver scheme.

If you're allocated to a default scheme it will be a 'conservative fund'. Six financial institutions have been appointed by the government to be default scheme providers. They are AMP, ASB, AXA, ING, Mercer and Tower.

When you're allocated to a scheme, you'll receive a letter from Inland Revenue advising which scheme it is, and a copy of their investment statement. If your employer has a chosen scheme, you'll receive a copy of the investment statement from your employer.

Please make sure that you read the investment statement. This is an important document that sets out the specific rules, fees, terms and conditions of the scheme and explains how your money will be invested.

Your contributions will be held by Inland Revenue for the first three months to give you time to get financial advice and choose your own scheme if you want to. After three months, if you haven't opted out or chosen your own scheme, you'll be enrolled in the scheme you were allocated to. Your contributions will be paid, with interest, to the scheme. The \$1,000 government kick-start and first fee subsidy will be paid into your scheme account at the same time.

## Choosing your own scheme

You can choose your own KiwiSaver scheme at any time by applying to the provider of the scheme you want to belong to. If you choose your own scheme within the first three months of starting your new job, this will override the allocation process.

If you want to change your scheme you must apply to the provider of the new scheme you want to join. You can only belong to one KiwiSaver scheme at any time.

## Allocating you to a new scheme

Inland Revenue may have to re-allocate you to another scheme if:

- you belong to your employer's scheme but are no longer eligible for membership of that scheme, eg, if you change employer and the scheme was only available to your previous employer's staff
- the scheme is being wound up and its trustees haven't chosen a new scheme for its members
- you're required to transfer schemes because of an invalid enrolment.

In all cases Inland Revenue will write to you to tell you what's happening.

## Your contributions

### **Salary and wage earners**

If you earn salary or wages you can choose to have contributions deducted at a rate of either 4% or 8% of your before-tax pay. By salary or wages we mean your total salary or wages including overtime, bonuses, commission, gratuities and any other kind of remuneration.

Your contributions will be deducted on each payday. If you don't choose a rate your contribution rate will automatically be 4%. Unless you're on a contributions holiday they will continue to be deducted while you're an employee.

If you're out of the workforce for any reason and are no longer being paid by your employer, your contributions will stop automatically unless you make arrangements to keep them going.

## KiwiSaver contributions

These tables show what your KiwiSaver deduction will be from your weekly pay and what contribution you'll be making to your scheme in your first year of membership, including the kick-start payment and member tax credit from the government. This excludes any contribution your employer may make and any voluntary lump sum contributions you may make.

If you contribute 4% of your salary and wages:					
Your annual salary is:	Your weekly contribution will be:	Over a year this adds up to:	Add the one-off government kick-start of:	Add the member tax credit of:	The indicative amount paid to your scheme for investment in your first year of KiwiSaver membership is:*
\$10,000	\$7.68	\$400	\$1,000	\$400	\$1,800
\$20,000	\$15.36	\$800	\$1,000	\$800	\$2,600
\$30,000	\$23.04	\$1,200	\$1,000	\$1,042.86	\$3,242.86
\$40,000	\$30.76	\$1,600	\$1,000	\$1,042.86	\$3,642.86
\$50,000	\$38.44	\$2,000	\$1,000	\$1,042.86	\$4,042.86
\$60,000	\$46.12	\$2,400	\$1,000	\$1,042.86	\$4,442.86
\$70,000	\$53.84	\$2,800	\$1,000	\$1,042.86	\$4,842.86
\$80,000	\$61.52	\$3,200	\$1,000	\$1,042.86	\$5,242.86

If you contribute 8% of your salary and wages:					
Your annual salary is:	Your weekly contribution will be:	Over a year this adds up to:	Add the one-off government kick-start of:	Add the member tax credit of:	The indicative amount paid to your scheme for investment in your first year of KiwiSaver membership is:*
\$10,000	\$15.36	\$800	\$1,000	\$800	\$2,600
\$20,000	\$30.72	\$1,600	\$1,000	\$1,042.86	\$3,642.86
\$30,000	\$46.08	\$2,400	\$1,000	\$1,042.86	\$4,442.86
\$40,000	\$61.52	\$3,200	\$1,000	\$1,042.86	\$5,242.86
\$50,000	\$76.88	\$4,000	\$1,000	\$1,042.86	\$6,042.86
\$60,000	\$92.24	\$4,800	\$1,000	\$1,042.86	\$6,842.86
\$70,000	\$107.68	\$5,600	\$1,000	\$1,042.86	\$7,642.86
\$80,000	\$123.04	\$6,400	\$1,000	\$1,042.86	\$8,442.86

\*This does not show what your savings will be worth after a year. The return you get will depend on the investment performance of your scheme. The figures in this table are estimates only.

If your employer deducts your regular contribution from your pay, but doesn't pass it on, Inland Revenue will still make the payment to your scheme provider (up to a maximum of 8% of your before-tax pay) and follow up with your employer. The amount you contribute may vary from pay to pay depending on how many hours you work and whether you receive overtime, bonuses, commission, gratuities or any other kind of remuneration.

### **If you're not earning salary or wages**

If you don't earn a salary or wage when you join, you'll need to agree how much you're going to contribute with your scheme provider. If you later start earning a salary or wage, KiwiSaver contributions will be deducted from your pay at a rate of 4% or 8%.

### **Extra contributions**

You can make voluntary lump sum contributions directly to Inland Revenue whenever you like which will be forwarded to your scheme provider. If you're paying contributions to Inland Revenue, you can use the 'Pay Tax' option through your internet banking or pay over the counter at any Westpac branch.

Your scheme provider may also accept lump sum contributions.

### **Going on holiday**

If you take a paid holiday locally or overseas, your KiwiSaver contributions will continue.

### **Sick leave**

If you take paid sick leave, your KiwiSaver contributions will continue.

## Contributions holiday

You have the flexibility to take a break from saving after you've been contributing to KiwiSaver for 12 months by taking a 'contributions holiday' of between three months and five years. There is no limit to the number of times you can take a contributions holiday.

To apply for a contributions holiday go to **[www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)**, call Inland Revenue on 0800 549 472 (0800 KIWISAVER), or complete a *Contributions holiday request* (KS 6).

You can apply for a contributions holiday within the first 12 months if you're experiencing, or likely to experience, financial hardship.

## Your employer's contributions

Your employer may contribute to your KiwiSaver savings. They'll tell you if they're going to do this and whether there are any special terms and conditions.

Your employer's contribution can count towards your KiwiSaver contribution rate of 4% or 8% if certain criteria are met, or it can be on top of this.

The government proposed in Budget 2007 that employers must make contributions to their employees' KiwiSaver accounts from April 2008

onwards, provided the employee is also contributing. For more information about the government's proposals for KiwiSaver go to [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)

## Getting your savings back

Your contributions are invested for you. Your scheme provider's investment statement will explain how they will invest your money and what returns you can expect.

You can withdraw your savings, including the government kick-start and the member tax credit, as a lump sum when you qualify for NZ Super (currently 65) or after five years' membership, whichever is later.

You may be able to withdraw your savings earlier:

- after three years to buy your first home (excluding the government kick-start and member tax credit)
- if you experience significant financial hardship (excluding the government kick-start and member tax credit)
- if you suffer serious illness (including the government kick-start and member tax credit)
- if you emigrate permanently (including the government kick-start but excluding the member tax credit which is paid back to the government).

In most cases, you apply to your KiwiSaver scheme provider if you want to withdraw your savings. If you experience significant financial hardship or serious illness within the first three months of contributing you'll need to apply to Inland Revenue.

If you die, your savings will be paid to your estate.

## Special circumstances

### **More than one job**

If you have more than one job when you join KiwiSaver you can choose which jobs you'll contribute from. This could be one or more of your jobs. You'll have to contribute from any new jobs you start unless you take a contributions holiday.

After 12 months of membership, to ensure you have the flexibility to only contribute from the jobs you want to, you can take a contributions holiday and apply it to any or all of your jobs.

### **If you stop working**

If you contribute to KiwiSaver through your salary or wages and lose your job or are out of the workforce for any reason, your contributions will stop unless you make arrangements to keep them going.

If you aren't a salary or wage earner when you join KiwiSaver, eg. if you are self-employed, the contract with your scheme provider will tell you whether you need to continue your contributions if you stop working or become sick.

### **Paid parental leave**

If your employer continues to pay you when you receive paid parental leave from the government, your KiwiSaver contributions will continue to be deducted from your pay. If you want to stop them you can request a contributions holiday.

If you're on paid parental leave and not being paid by your employer, your KiwiSaver deductions will stop automatically. You can choose to keep making contributions by contacting Inland Revenue.

If you return to paid work your contributions will continue to be deducted from your salary or wages as before, unless you take a contributions holiday.

### **On ACC**

If you receive payments from ACC and you're not receiving any pay from your employer, your KiwiSaver deductions will stop automatically. However, you can choose to keep them going from your weekly compensation payments. To do this, you'll need to give ACC a completed *KiwiSaver deduction form (KS 2)*. Post the form to ACC, PO Box 242, Wellington.

If you continue to be paid by your employer when you have had an accident, your KiwiSaver contributions will continue to be deducted from your pay. If you want to stop them you can request a contributions holiday.

### **Receiving a benefit**

If you start receiving a benefit and have no paid employment, your KiwiSaver deductions will stop automatically. However, you can choose to pay contributions directly to your scheme provider or to Inland Revenue.

If you get paid by an employer while receiving a benefit, KiwiSaver contributions will be deducted from your pay. If you want to stop them you can request a contributions holiday.

### **Student loans**

Whether or not you choose to become a KiwiSaver member, you must still meet your student loan obligations.

### **Child support**

Having KiwiSaver contributions deducted from your salary or wages won't impact on any child support payments you're making or receiving.

### **You already have an established superannuation scheme**

You can still join KiwiSaver if you already save through another superannuation scheme. You can only receive the member tax credit once every year so if you belong to KiwiSaver and another superannuation scheme which has 'complying fund' status, your member tax credit will be divided between them. You should discuss your options with your financial advisor.

### **Keeping in touch**

Your scheme provider will give you statements showing how your investment is doing. As a member of KiwiSaver you'll also receive an annual summary of transactions from Inland Revenue showing the contributions received and passed on to your scheme provider.

In most cases, if you have questions about your KiwiSaver account you need to contact your scheme provider. You need to contact Inland Revenue if you

want to apply for a contributions holiday or for queries about automatic enrolment, opting in or opting out.

It's important to tell both Inland Revenue and your scheme provider if you change your name or address.

More information is available at **[www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)**. You can also register here for online services and get a full list and contact details for all KiwiSaver schemes.

## Getting financial advice

KiwiSaver is not guaranteed by the government and this means that you invest in a KiwiSaver scheme at your own risk.

Neither your employer or Inland Revenue can give you financial advice about whether KiwiSaver is the right choice for you.

For help deciding whether to join you can visit **[www.sorted.org.nz](http://www.sorted.org.nz)**. The Retirement Commission's website provides free, independent information about money matters, including KiwiSaver. Alternatively, contact a financial advisor for advice on:

- your personal financial circumstances
- whether or not KiwiSaver is right for you
- how to choose a scheme or investment product
- the overall KiwiSaver scheme or its financial concepts.

The *Sorted KiwiSaver Guide* may also help. A summary is on the back page of this pack. You can see the full version at **[www.sorted.org.nz](http://www.sorted.org.nz)**

## Your privacy

Inland Revenue collects your personal information so it can effectively administer the KiwiSaver and other Inland Revenue Acts.

The KiwiSaver Act provides that employers and KiwiSaver scheme members must provide some personal information to Inland Revenue. Penalties may apply if information is not supplied.

In order to administer KiwiSaver effectively, Inland Revenue passes some information about you to your KiwiSaver scheme provider. You have the right to ask to see the personal information that Inland Revenue or any KiwiSaver scheme provider holds about you and have any errors corrected.

Information about you for the purposes of KiwiSaver is held by Inland Revenue, PO Box 2198, Wellington.

## If you have a complaint

Inland Revenue is committed to providing you with good service. If there's a problem, Inland Revenue would like to know about it and have the opportunity to fix it.

If you have a complaint, the quickest and easiest way to resolve it is usually with the staff member you've been dealing with. If you're not satisfied, ask to speak to their manager.

If you're still not satisfied, Inland Revenue has a Complaints Management Service that can take a fresh look at your complaint. You can go to **[www.ird.govt.nz](http://www.ird.govt.nz)**, call 0800 724 138 between 8am and 5pm weekdays, or put your complaint in writing and send it to:

Complaints Management Service,  
Inland Revenue, PO Box 1072, Wellington 6140

If you have a complaint about your KiwiSaver scheme, please contact your scheme provider.



## Can you afford 4%?

### Get Sorted on KiwiSaver

Sorted's checklist of pros and cons should help you decide. Just tick the points you feel apply to you.

#### Reasons for joining KiwiSaver:

- I like the idea of a \$1000 kick-start from the government.
- I like the idea of up to \$1040 a year in tax credits to increase my savings.
- I like the fact that my employer will contribute to my KiwiSaver account.\*
- I can put my contributions, and my employer contributions, towards a first home deposit and might be eligible for a First Home Deposit Subsidy after three years.
- I like the idea of savings I can't touch until I'm eligible for New Zealand Superannuation – currently 65 years of age.\*\*
- I'm not a natural saver so I need something that's easy to manage. The fact that it comes out of my pay before I see it is a plus.
- I can put my contributions on hold after 12 months if I hit a rough patch or if I change my mind.

#### Reasons not to join KiwiSaver:

- I can't afford to contribute 4% of my pay.
- I'd rather put that money into paying off high interest debt (e.g credit card, hire purchase) before joining KiwiSaver.\*\*\*
- I don't want my savings locked away until I'm eligible for New Zealand Superannuation – currently 65 years of age.\*\*
- I'm already a member of (or I'm able to join) a superannuation scheme that my employer contributes to, that is better for me.
- I already have a plan in place for my retirement income that is at least as good or better.

\* subject to legislation being passed

\*\* or after 5 years membership, for those over 60 but under 65 years of age

\*\*\* see the calculator in the full version of our KiwiSaver Decision Guide at [www.sorted.org.nz](http://www.sorted.org.nz) for more information related to this reason

See the full version of our KiwiSaver Decision Guide (including calculators) on the Sorted website.

**sorted.org.nz**  
YOUR INDEPENDENT MONEY GUIDE



## How to contact us

**Website:** [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)

**Phone:** 0800 549 472 (0800 KIWISAVER)

8am to 8pm Monday to Friday,  
9am to 1pm Saturday

**Postal address:** Inland Revenue,  
PO Box 1454,  
Hamilton 3240

**Call recording:** As part of our commitment to providing the best possible service to our customers, Inland Revenue records all phone calls answered in, and made by, our permanent call centres. For further information about our call recording policy and how you can access your recorded information, please go to [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz) or call us on 0800 549 472 (0800 KIWISAVER).