

6 ways KiwiPlan can work for you

(subject to meeting the eligibility criteria)

- 1** Everyone who joins KiwiSaver gets a \$1,000 'kick start' contribution from the Government.
- 2** If you or your children are saving for a first home, you're entitled to use some of your KiwiPlan funds as a home deposit and may be entitled to a first home buyer's subsidy of up to \$5,000 after five years membership.
- 3** You don't have to be working to join KiwiPlan. All NZ citizens under the age of 65 are eligible.
- 4** If you are aged between 18 and 65, the Government will pay into your account a dollar for dollar tax credit matching your contributions, up to \$1,040 each year.
- 5** If you are employed and you are contributing to KiwiPlan, your employer is obliged to contribute on your behalf at 2% of your gross pay tax free!
- 6** You can choose where your money is invested. TOWER's KiwiPlan scheme has a range of funds designed for all investor types to invest in.

Visit www.towerkiwiplan.co.nz for more information or for a copy of the TOWER KiwiPlan investment statement.

Let us help secure your future and that of your school.
Contact your local adviser



or call us on **0800 808 808**



CASH 4 SCHOOLS

www.cash4schools.co.nz

Choose a KiwiSaver scheme that benefits your school!



CASH 4 SCHOOLS



Subject to qualifying criteria.
† Terms and conditions apply. For details, or a copy of the TOWER KiwiPlan investment statement, visit www.cash4schools.co.nz. Donations are made by TOWER or a subsidiary, and not by members, the trustee or the scheme.

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Become a KiwiSaver with TOWER and we'll pitch in to help your local school

Cash 4 Schools is a fantastic new initiative from TOWER, designed to help Kiwi schools reach their full potential. Just by nominating your local school when you sign up or transfer to TOWER's KiwiPlan scheme you will ensure they get their fair share.

The school will receive an initial \$20 donation from TOWER for every new person who signs up or transfers to KiwiPlan. The donations don't stop there, because TOWER will continue to support that school with an ongoing annual donation based on the balance of your TOWER KiwiPlan account! These donations are paid for by TOWER and are at no cost to you.[†]



KiwiPlan not only ensures that you have the retirement you deserve, but also offers many financial incentives to make life easier, right now!

You may already know about the \$1,000 kick-start to your KiwiSaver account when you sign up to your first KiwiSaver scheme, as well as the yearly government tax credit of up to \$1,040 matching your contributions, but look what else is on offer:

First Home Subsidy and Deposit[#]

Saving up to buy your first home? Don't get caught up thinking you can only apply for the first home subsidy and that's it. Remember, you can also withdraw all the money you and your employer have deposited, plus the first home subsidy[#].

Based on a \$50,000 income each, you and your partner could be looking at a \$30,000+ deposit on your first home! Why not let your employer contribute to your deposit?

A truly New Zealand company

For 140 years we've been helping protect and grow the things Kiwis value, through good times and bad. We are looking after the retirement hopes of people across New Zealand, and you can rest assured that TOWER has the experience and the collective wisdom to manage your savings. We are a truly New Zealand company, and we're listed on the New Zealand stock exchange.

Responsible Investment

Another reason to feel good about TOWER KiwiPlan is that we are the first provider to sign up to the United Nations Principles for Responsible Investment. These principles encompass corporate governance, social and environmental issues. TOWER is in the process of formulating a policy around responsible investing. For more information visit www.tower.co.nz/responsibleinvesting

Kick start your kid's KiwiPlan account

Children get the one-off \$1,000 government kick-start too, to their first KiwiSaver account!

Some parents have held off from signing their children up to KiwiPlan because they think they are committing them to making contributions until retirement age. Well, there's good news here too. With TOWER KiwiPlan, if the children are not earning a salary or wage they do not have to make regular contributions to the scheme. When signing up a child the legal guardian must sign the application form.

In addition, each KiwiPlan member can apply to take a contributions holiday after 12 months membership. Therefore, the sooner they join, the sooner they can take advantage of the benefits of KiwiPlan.



Let's pitch in together and etch your name in history at your local school

There are two ways to sign up to TOWER's KiwiPlan scheme:

Contact your local adviser to obtain a TOWER KiwiPlan application form and investment statement – then simply nominate your school by inserting the school name in section 9 (School nomination) of the application form.

Alternatively, sign up online at www.cash4schools.co.nz. Enter the name of your school in full, under the section headed Adviser Details/School Details. You will automatically download the investment statement as part of the sign up process.

If you have any questions about the Cash4Schools programme either contact your adviser, call tollfree **0800 808 808** or send an email to cash4schools@tower.co.nz