



A powerful tool for your benefits toolbox.

How to build a compelling Employer competitive edge, including benefits for your employees and results for your business.



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Discover new tools to unlock better outcomes

When your business gets it right with People and Culture, the opportunities are endless.

It's never been more challenging to retain and acquire the best talent.

The constraints of the New Zealand talent pool are evident. The competition for top talent is fierce. And the cost of replacing and training people is escalating.

When it comes to talent management, businesses historically haven't had many effective tools in their toolbox to work with.

Salary has always been right at the top of the career decision ladder. That's still the case, but employees are now looking for a wider variety of benefits from their employer. Benefits that include purpose and meaning, flexibility and

wellbeing, a sense of achievement and ongoing learning, as well as financial security for the future.

There's an expectation to offer more. And having a strong benefits advantage over your competition can make all the difference.

So let us introduce you to the tool you've been looking for - **New Zealand Retirement Trust (NZRT)**.

A workplace savings scheme that can help you attract and retain the best talent, deliver better business outcomes, and crucially, help your team meet their financial goals.



Add NZRT to KiwiSaver to make all the difference.

The New Zealand Retirement Trust (NZRT) is New Zealand's largest employer-sponsored workplace savings scheme, in terms of funds under management*, offering a large range of fund options to suit all investment styles.

NZRT offers a bespoke solution alongside KiwiSaver, together with tailored tenure-based incentives that build

employee financial wellbeing (see case study examples on the following page).

- A unique plan customised to each Employer to boost their benefits package
- Tailor the plan to suit business needs
- Employees can access savings flexibly
- Open to residents and non-residents

A tool that can give your business the competitive edge.

A workplace savings scheme can take your employee benefits offering to a new level.

It can help your people save more and achieve life aspirations, with greater flexibility and freedom of choice as to when they can access savings.

And this can deliver to your business a compelling competitive edge.

Potential benefits of choosing NZRT as your business' workplace saving scheme include employer reputation enhanced through wellbeing of employees, a more enticing talent attraction and retention proposition, and decreased recruitment and training costs as a result of a higher rate of retention.

AMP delivers tailored solutions

AMP can partner with your business to deliver customized and flexible solutions across NZRT and KiwiSaver to support your challenges and provide a little extra help.

- In-depth tools and advice
- Ongoing personal support
- Financial education
- Dedicated AMP Account Manager
- AMP Workplace Advisers

A tool that can help drive outcomes for your people and your business.



A tool that can help generate significant ROI from retention.

Set out below are case studies showing some benefits information for a client business across the highlighted sectors. Please note that the information may vary from client to client and the business below is not necessarily a representation of all clients in a particular industry.

	Case Study 1 Construction & Infrastructure	Case Study 2 Manufacturing & Glass	Case Study 3 Primary Industry / Retail
Number of NZRT members	892	171	107
Average tenure of members	19.82 years	16.67 years	17.57 years
Average Funds Under Management per member	\$130,000	\$148,000	\$288,000
Entitlement to employer contributions (based on years of service)	N/A	4 years (25% p/a)	5 yrs (20% p/a)
Average employer contribution (based on employee gross salary)	4%	7.50%	6.50%
Average member contribution	Member decides	4%	4%

NZRT goes above and beyond. What outcomes can AMP help your business improve?

AMP has helped build wealth for over 165 years.

We're here to help your people reach their big goals in life, whether that's buying a first home or saving for a comfortable retirement. When they invest with AMP, here's what they're investing in.



Competitive fees & performance

We use an index investing approach in relation to our AMP-branded funds to deliver value and performance over the long-term, keeping investment costs down.



Global expertise

We work with one of the world's largest global investment managers, BlackRock, which allows us to draw on BlackRock's expertise and global insights.



Flexibility & choice

We have a large range of funds to suit all investing styles, tools to help with decisions, and an investment plan that automatically updates the fund as life moves on.



Dedicated service

Your business will have a dedicated AMP Account Manager, along with nationwide AMP Workplace Advisers supporting your people on site.



Helpful tools

Access to My AMP app allows your people to have full visibility over their balance, fund performance and how their money is invested.



Healthy fund performance

We know sustainable investing performs, and our investment philosophy puts sustainable investing at its core.



Here's a little help to get started.

From here, we partner closely with you to run a simple yet comprehensive process, with a clear focus on delivering a tailored plan to meet your Business and People needs.



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The Employee Engagement Programme

