

Why the AMP KiwiSaver Scheme is a smart place for your savings

Build a brighter future today



Contents

	Page
Helping Kiwis make saving easy	3
KiwiSaver basics	4
Why the AMP KiwiSaver Scheme is a good choice	6
Your AMP KiwiSaver Scheme options	8
Lifesteps makes it easy	10
How KiwiSaver works for different ages and stages	12
Keeping an eye on your AMP KiwiSaver Scheme investments	14
Frequently asked questions	15
Top tips for AMP KiwiSaver Scheme members	16
Getting financial advice	16
Recommended resources	17

Disclaimer: AMP Wealth Management New Zealand Limited is the Issuer and Manager of the AMP KiwiSaver Scheme. For more information about the AMP KiwiSaver Scheme please go to amp.co.nz/kiwisaver

You can download the AMP KiwiSaver Scheme Product Disclosure Statement and Fund Update Booklet from amp.co.nz/kiwisaver or call us on **0800 267 5494**.

The information included in this guide is of a general nature and does not constitute financial or other professional advice. Before taking any action, you should always seek financial advice or other professional advice relevant to your personal circumstances.

All forms of investment involve risk. None of AMP, The New Zealand Guardian Trust Company Limited or any other person or entity guarantees the performance of the AMP KiwiSaver Scheme or any investment in the AMP KiwiSaver Scheme (including the returns on that investment). Past performance is not indicative of future performance. Returns over different periods may differ.



Helping Kiwis make saving easy

Joining AMP

We're excited at the prospect of you joining us, and we look forward to helping you with your best financial future.

Help starts here

The purpose of this guide is to provide you with helpful information about KiwiSaver generally, AMP and the AMP KiwiSaver Scheme, to help you get started on your KiwiSaver journey with AMP.

If you have a question that isn't answered in this guide, you're always welcome to call our Customer Services team on **0800 267 5494** or talk to your Adviser. They're really good at explaining the ins and outs of KiwiSaver in language that's easy to understand.

KiwiSaver basics

KiwiSaver is for big things - retirement and buying a home

KiwiSaver is a long-term savings programme started by the Government in 2007. It helps you to save for your retirement as well as other features such as helping you to save for your first or in some cases second home.

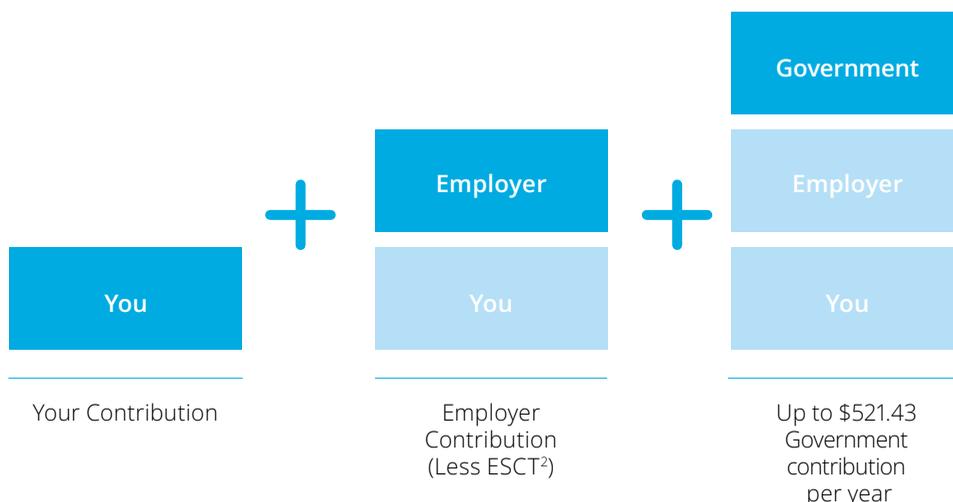
You can become an AMP KiwiSaver Scheme member if you are a permanent resident or citizen of NZ either by joining directly, joining through your employer, or you can transfer to the AMP KiwiSaver Scheme from another KiwiSaver provider.

If you would like to see if you are eligible, talk to your Adviser or call us on **0800 267 5494**.

Money comes into your KiwiSaver account from several sources

There are many ways you can build your savings with KiwiSaver, including:

- contributions being deducted from your salary or wages - at 3%, 4%, 6%, 8% or 10% rates
- your employer's contributions (if you are working)
- the annual Government contribution up to \$521.43, provided you are between 18 years old and your qualifying date, and contribute more than \$1,042.86 per year¹
- lump sum deposits or direct debits made by you or your loved ones directly into your AMP KiwiSaver Scheme account
- transfers from an Australian superannuation scheme (if you've been working in Australia).



¹Qualifying date means:

If you joined KiwiSaver before 1 July 2019, your qualifying date will be the later of age 65 or five years after you first joined KiwiSaver or a complying superannuation fund (if applicable).

If you joined KiwiSaver on or after 1 July 2019, your qualifying date will be age 65, or if you transferred to KiwiSaver from a complying superannuation fund, the later of age 65 or five years after you joined that fund.

Note that if your qualifying date is linked to a five year period (described above), you can choose to withdraw your savings from the age of 65 but keep in mind that you will lose eligibility to receive the Government contribution and employer contributions. If you decide not to withdraw your savings, you are eligible to receive the Government contribution and employer contributions until you have reached the end of the five year period.

²Employer Superannuation Contribution Tax (ESCT) is deducted from all employer contributions before employer contributions are transferred to the AMP KiwiSaver Scheme.

You can withdraw your savings at certain times

You can withdraw some of your savings to help with buying your first or, in limited circumstances, your second home. When you reach your qualifying date* you can withdraw some or all of your savings at any time. Early withdrawals might be possible if you experience serious illness, life-shortening congenital conditions, significant financial hardship or if you move overseas.

Withdrawal type	What can I withdraw?				
	Member contribution	Employer contribution	Government contribution	\$1,000 kick-start (if any) ¹	Savings transferred from an Australian complying superannuation scheme
Retirement (qualifying date*)	✓	✓	✓	✓	✓
Purchase of first home ²	✓	✓	✓	-	-
Significant financial hardship	✓	✓	-	-	✓
Serious illness	✓	✓	✓	✓	✓
Life-shortening congenital conditions	✓	✓	✓	✓	✓
Permanent emigration (other than to Australia)	✓	✓	-	✓	-
Permanent emigration to Australia ³	✓	✓	✓	✓	✓
Death	✓	✓	✓	✓	✓
Retirement withdrawal of Australian savings from age 60	-	-	-	-	✓



Bryan

Bryan's keen to get his full Government contribution of \$521.43 each year. To do this he needs to contribute at least \$1,042.86 each year. His current contribution rate means he won't reach that amount, so he's decided to make a lump sum payment during the year to make up the difference.



When you give us your email address, we can **email** you all your AMP KiwiSaver Scheme updates, including our regular AMP KiwiSaver Scheme member email, which includes your balance and other useful information.

*See footnote 1 on page 4 of this guide for information on 'qualifying date'.

¹If you joined KiwiSaver before 21 May 2015, the Government will have kick-started your account with a tax-free contribution of \$1,000. If you didn't receive a kick-start you will be required to leave a minimum balance of \$1,000 in your account when making a first home or significant financial hardship withdrawal. You will also be required to leave any amounts transferred from an Australian Superannuation Scheme.

²You must leave at least \$1,000 in your AMP KiwiSaver Scheme account after the withdrawal, even if you have not received a \$1,000 kick-start contribution. In some situations, if you have owned a home before, you may still be able to make a withdrawal, if Kainga Ora accepts that you are in the same financial position as would be expected if you have never owned a property in the past.

³Your AMP KiwiSaver Scheme savings will be transferred to an Australian complying superannuation fund.

Why the AMP KiwiSaver Scheme is a good choice

Experience to help you

We specialise in investments, retirement savings and insurance. AMP has been a KiwiSaver provider since KiwiSaver was launched in NZ in 2007. Since then, we've been providing excellent customer service, helpful guidance and smart digital tools to members of the AMP KiwiSaver Scheme to help them on their first home and retirement journey.

AMP investment approach

We are changing our investment approach for AMP-branded funds (i.e. AMP funds being managed by AMP Wealth Management New Zealand Limited), with a view to providing better returns to customers and investing in things that are good for our community and the planet. To support this change, we have appointed BlackRock Investment Management (Australia) Limited to provide investment management services in relation to the underlying funds into which our AMP-branded funds invest.

While the change applies to all AMP investment products, this is one of the biggest changes to our AMP KiwiSaver Scheme since KiwiSaver started in 2007, and we're excited about all the extra potential benefits for our customers as we help them reach their financial goals.

AMP invests sustainably

We are committed to investing all AMP-branded funds sustainably.

AMP believes that sustainable investing will deliver long-term returns in line with or better than the broader market index. AMP has a clear approach to sustainable investing (for more information please visit amp.co.nz/si) that avoids investing in companies that are involved in businesses or sectors that are our focus areas in terms of non-sustainability. These focus areas are informed by what we and our customer determine to be harmful to the world. AMP will continue to evolve this approach and seek to find opportunities to support positive change through investing in companies that demonstrate strong environmental, social and governance attributes.

It's a PIE

The AMP KiwiSaver Scheme is a portfolio investment entity (PIE). It invests contributions from investors in different types of investments, which means your investment can be diversified (spread across several types of assets).



Check your Prescribed Investor Rate!

If it's too low, you'll have to pay extra tax to Inland Revenue.

If it's too high, you may receive a tax refund. Check what Prescribed Investor Rate (PIR) you should be using at

amp.co.nz/pie

If you need to change your PIR log into MyAMP at

online.amp.co.nz



Georgia

Now in her late twenties, Georgia has been saving with KiwiSaver since her university days. She watches her account carefully, because she and her fiancé are keen to buy their first house soon. When they find the right property, they will use most of their KiwiSaver savings as the deposit. Georgia loves the way KiwiSaver is helping her to get on the property ladder.

Large choice of investment funds

AMP uses its scale to access a diverse range of investment opportunities for customers. With the AMP KiwiSaver Scheme you can diversify your risk even more by selecting funds that are managed by different fund managers.

Lifesteps, the easiest fund selection option

There are 25 investment funds currently offered by the AMP KiwiSaver Scheme along with the AMP Lifesteps Investment Programme (Lifesteps).

You can select Lifesteps as an investment option. Lifesteps automatically puts your savings into the fund that best matches your age, so you don't have to worry about changing funds as you get older. More information on Lifesteps can be found on page 10.

Qualified advisers

AMP KiwiSaver Scheme customers have a direct connection to expert financial advice. Advice can be tailored to each individual's circumstances and goals, so it's not one-size-fits-all. Making important investment decisions is easier when there's an expert to ask. To find an Adviser, visit amp.co.nz/adviser or call us on **0800 267 5494**.

Easy monitoring

AMP KiwiSaver Scheme members get 24/7 access to their accounts through MyAMP and the MyAMP app. Through MyAMP, customers can choose which funds to invest in, track the progress of their savings, view their balance and transactions, set up direct debit payments and more. See page 15 for details. To access MyAMP, visit online.amp.co.nz. To download the MyAMP app, visit amp.co.nz/myampapp

Regular member email

AMP KiwiSaver Scheme customers receive a regular member email that keeps them up-to-date with KiwiSaver news and updates. The regular member email includes information on how to make the most of your AMP KiwiSaver Scheme investments.

Our free gift to you: BetterMoney*

BetterMoney by AMP is the total money management tool that can help anyone manage their money life. Get better budgeting, spending, bills and retirement planning, all in one place, with one complete view across all your finances. Plus the platform is exclusive and FREE for MyAMP NZ users!



Peter

Peter is in his forties saving regularly for retirement. He has shares in a number of companies and enjoys following the money markets. Peter understands his personal risk profile and has decided to invest in the AMP Aggressive Fund for the next 20 years. He knows there will be more ups and downs, but is hoping he'll get a higher rate of return in the long run.

*We work with Yodlee, the industry leader in account aggregation services, to provide BetterMoney. More information is available at amp.co.nz/bettermoney

Your AMP KiwiSaver Scheme options

The AMP KiwiSaver Scheme offers 26 different investment options, made up of 25 different funds plus Lifesteps. As well as AMP-branded funds, you can also choose funds managed by ANZ New Zealand Investments Limited, Smartshares Limited, Mercer (N.Z.) Limited and Milford Funds Limited.

You can invest in up to seven investment options within your AMP KiwiSaver Scheme account.

The 25 investment options can be broadly categorised into four different groups:



Lifesteps



Diversified Funds



Single Sector Funds

These are explained in more detail over the page and at amp.co.nz/funds.

With 25 investment options available, you can choose based on your life stage and the level of investment risk you're comfortable with. The options cater for the full range of investor profiles from Conservative to Aggressive:

- **Conservative** - you seek some growth but are cautious. You're willing to accept low or lower returns to achieve this objective.
- **Moderate** - you seek moderate returns from your investment and are prepared to accept some fluctuations in the value of your investment to achieve this.
- **Moderately balanced** - you seek the high end of moderate returns from your investment and are prepared to accept some fluctuations in the value of your investment to achieve this.
- **Balanced** - you seek medium to high returns from your investment and are prepared to accept some up and down fluctuations to achieve this.
- **Moderately aggressive** - you want high returns from your investment over the long term and are prepared to accept significant fluctuations in the value of your investment to achieve this.
- **Aggressive** - you want the highest possible returns from your investment over the long term and are prepared to accept more extreme fluctuations in the value of your investment to achieve this.

Talk to your Adviser today or call us on **0800 267 5494** to discuss the best option specifically for you.



Is your KiwiSaver investment helping you achieve your financial goals?

The AMP KiwiSaver Scheme has 25 different investment options. Talk to your Adviser today or call us on **0800 267 5494** to discuss the best option specifically for you.

AMP KiwiSaver Scheme options at a glance

Lifesteps

Lifesteps is designed for savers who want their investment strategy taken care of by AMP. This innovative programme allocates your savings to the fund that corresponds with your age, adjusting automatically to reduce the potential for investment losses as you get older.



Lifesteps

An investment plan that automatically reduces the level of growth assets as you age.

- AMP Aggressive Fund (**up to age 31**)
- AMP Growth Fund (**ages 31-39**)
- AMP Balanced Fund (**ages 40-47**)
- AMP Moderate Balanced Fund (**ages 48-56**)
- AMP Moderate Fund (**ages 57-64**)
- AMP Conservative Fund (**age 65+**)

Diversified Funds

Diversified funds are a great way to invest based on your investor profile.

Tip: Use our simple Fund Selector tool by visiting amp.co.nz/calculators to help you choose an AMP diversified fund.



Diversified Funds

These blend a number of asset classes together in one fund to provide diversification, which can help to reduce overall investment risk.

Choose from:

Conservative

- AMP Conservative Fund
- ANZ Conservative Fund
- Milford Conservative Fund

Moderate

- AMP Moderate Fund
- SuperLife Moderate Fund¹

Moderate Balanced

- AMP Moderate Balanced Fund

Balanced

- AMP Balanced Fund
- AMP Balanced Fund No.2²
- ANZ Balanced Growth Fund
- SuperLife Balanced Fund³
- Mercer Balanced Fund
- Milford Balanced Fund

Moderately Aggressive

- AMP Growth Fund
- ANZ Growth Fund
- SuperLife Growth Fund⁴
- Milford Active Growth Fund

Aggressive

- AMP Aggressive Fund
- Milford Aggressive Fund

¹Formerly ASB Moderate Fund

²Formerly AMP Ethical Balanced Fund.

³Formerly ASB Balanced Fund

⁴Formerly ASB Growth Fund

Single Sector Funds

If you're keen to make your own decisions on the best place for your investment, the Single Sector Funds give you more choice. We recommend you speak to an Adviser to help guide you through the options and explain the ways of combining these funds. It's not mandatory, especially if you're a seasoned investor, but simply recommended.



Single Sector Funds

These invest in one particular asset class. You can combine Single Sector Funds to build your own diversified portfolio.

Choose from:

Conservative

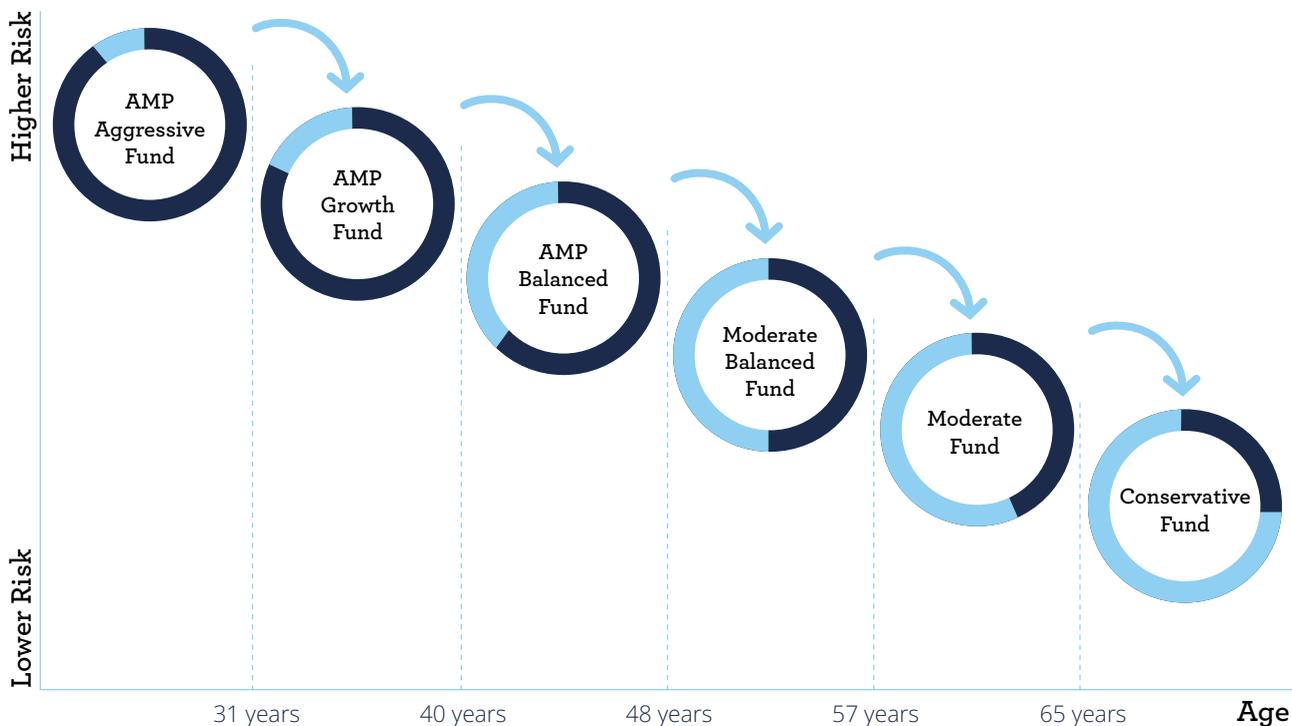
- AMP Cash Fund
- AMP NZ Fixed Interest Fund
- AMP Global Fixed Interest Fund

Aggressive

- AMP Australasian Shares Fund
- AMP International Shares Fund
- AMP International Shares Fund No. 2
- ANZ Property Fund

Lifesteps makes it easy

- **Growth assets** (such as shares, property, infrastructure)
- **Income assets** (such as fixed interest, cash)



The easiest way to make sure your AMP KiwiSaver Scheme funds are appropriate for your age and stage in life is to choose Lifesteps, an investment plan that automatically updates your fund as life moves on.

When you are younger, you can accept more volatility (up and down fluctuations) in investment returns in exchange for the potential to earn higher returns. As you get older, you have less time to recover any losses, so it's wise to choose a more conservative fund. Lifesteps takes the hard work out of managing your AMP KiwiSaver Scheme investment.

More information on Lifesteps can be found at amp.co.nz/lifesteps



Janet

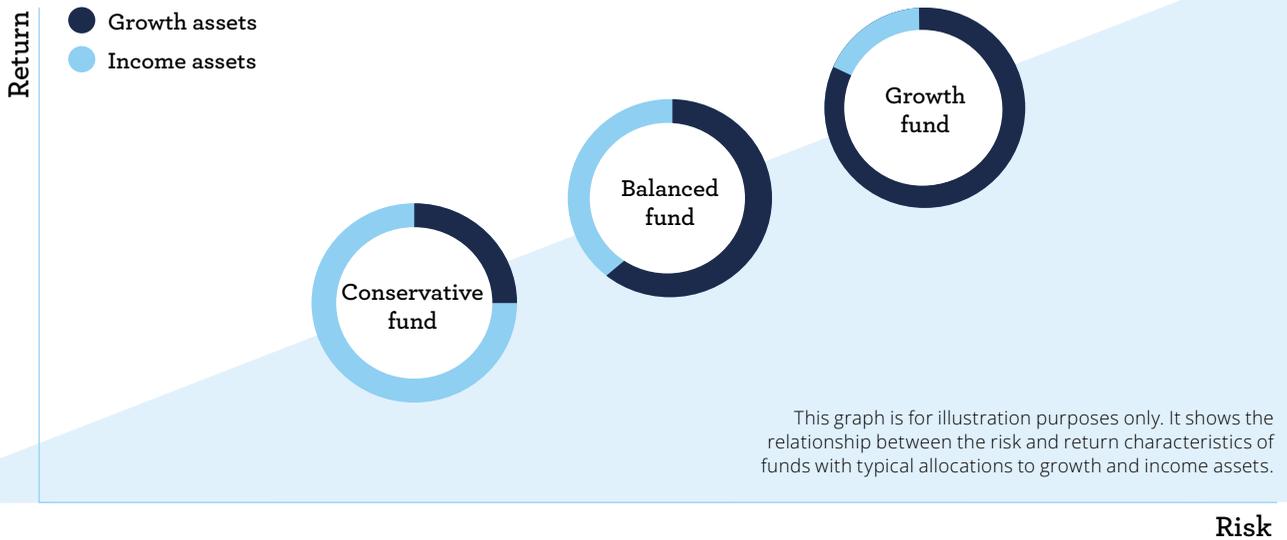
Janet knows nothing about investments. Risks, returns, funds...it's all a foreign language to her.

She also has a very busy life, juggling work and family commitments.

That's why she decided to go with **Lifesteps**, the investment plan that automatically adjusts itself as she gets older.

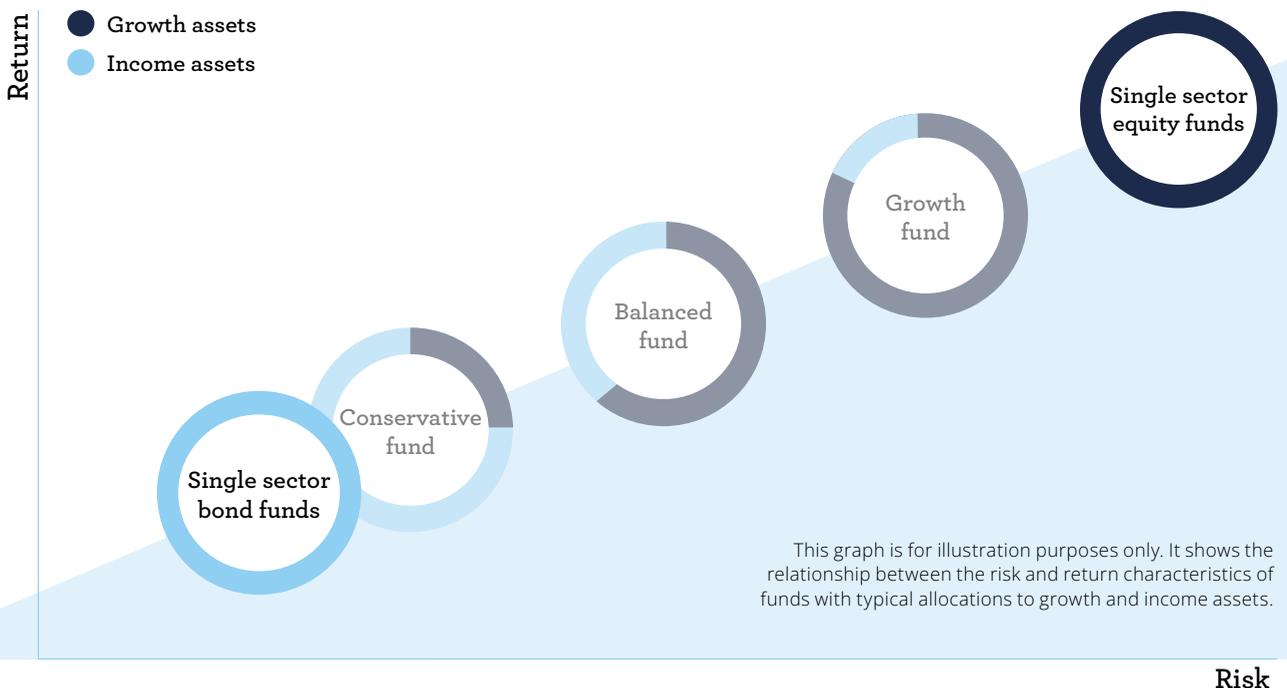
Diversified Funds

Diversified Funds blend a number of asset classes together in one fund to provide varied sources of performance and reduce overall investment risk. The risk of the fund depends on the ratio of income to growth assets that it invests in. The AMP KiwiSaver Scheme offers diversified funds from five different fund managers to provide members with a wealth of choice.



Single Sector Funds

Single Sector Funds invest in one particular asset class. These funds can be used on their own to provide exposure to a specific asset class, or combined to create a diversified investment portfolio.



How KiwiSaver works for different ages and stages



Marta

Although she's only 10, Marta is a successful saver. Her parents enrolled her in the AMP KiwiSaver Scheme when she was five and regular weekly contributions, along with the occasional lump sum, have been adding up over the years. When she's ready to buy her first home, Marta will be able to use some of her KiwiSaver savings to help with the deposit.

Theresa

Fresh from university, Theresa is 23 years old. She's just joined a KiwiSaver scheme through her part-time graphic design job. She also does some freelance work and hopes to gather enough clients to work full-time for herself one day. Theresa's KiwiSaver contributions are deducted automatically from her salary including her employer's contributions. She also makes occasional lump sum contributions from her freelance income, to ensure she receives the full Government contribution of \$521.43. Theresa knows she has many years of working ahead of her, so she has invested in the AMP Aggressive Fund. She understands that the value of her investment may go up and down with the market, but she's confident her strategy will pay off in the long term.



John

A tradesman in his late 20s, John has been a member of a KiwiSaver scheme for more than three years. He and his fiancé are saving hard to accumulate a deposit for their first home. John chose the AMP Cash Fund for his KiwiSaver investment because returns from this fund are more likely to be steady – similar to what he'd get with a typical bank term deposit. Before making a decision on which fund or funds to choose, John spoke to an Adviser who said that predictable, stable returns are important to achieve short term goals, like saving for a home deposit. When the right house comes along, John can put all but \$1,000 of his KiwiSaver savings towards the deposit.

Olivia

Aged 34, Olivia is currently on maternity leave. She plans to return to work in about a year, depending on how she and her husband manage on a single income. She's been a KiwiSaver member since the scheme started in 2007 and chose AMP as her provider. When the Lifesteps programme was offered to her, Olivia recognised that it's an easy way to ensure savings are in step with different stages of her life. Currently Lifesteps has her money invested in the AMP Growth Fund, in pursuit of greater long-term returns. To keep her KiwiSaver balance growing while she's being an at-home mum, Olivia has set up a direct debit of \$25 a week. Contributing at least \$21 a week will also make sure she gets the full Government contribution of \$521.43.





Sarah

Although retirement is only about 12 years away, 50-something Sarah has just joined KiwiSaver. She studied the benefits and decided that it was not too late to start accumulating a decent lump sum for her retirement.

Sarah chose to invest in the AMP Lifesteps programme, because she won't have to think about switching funds as she gets older. Lifesteps has put her money in the AMP Moderate Balanced Fund, which aims to earn medium returns. There might be some movements up and down in the value of her investments, but Sarah knows this is normal for a moderate fund.

Andrew

At age 62, Andrew is not planning to retire anytime soon. He loves his profession and will likely keep earning until his early 70s. Because he and his wife are 'empty nesters', Andrew has more disposable income available for savings - which is why he selected the AMP Moderate Fund. Andrew plans to keep his AMP KiwiSaver Scheme account going beyond age 65, because it potentially offers greater returns than traditional savings plans such as term deposits. Through the AMP KiwiSaver Scheme he's made contact with an Adviser who has helped him with financial planning and consolidating his insurance.



Gary

Gary's just turned 65 so he can access all of the money in his KiwiSaver account*. Now he's faced with the delightful dilemma of what to do with the savings he's built up. Should he leave it alone, withdraw the lot or take just some of it out? Talking to an Adviser will help him with this decision.



*You can access your KiwiSaver funds from your qualifying date. See footnote 1 on page 4 of this guide for details.

Keeping an eye on your AMP KiwiSaver Scheme investments

MyAMP

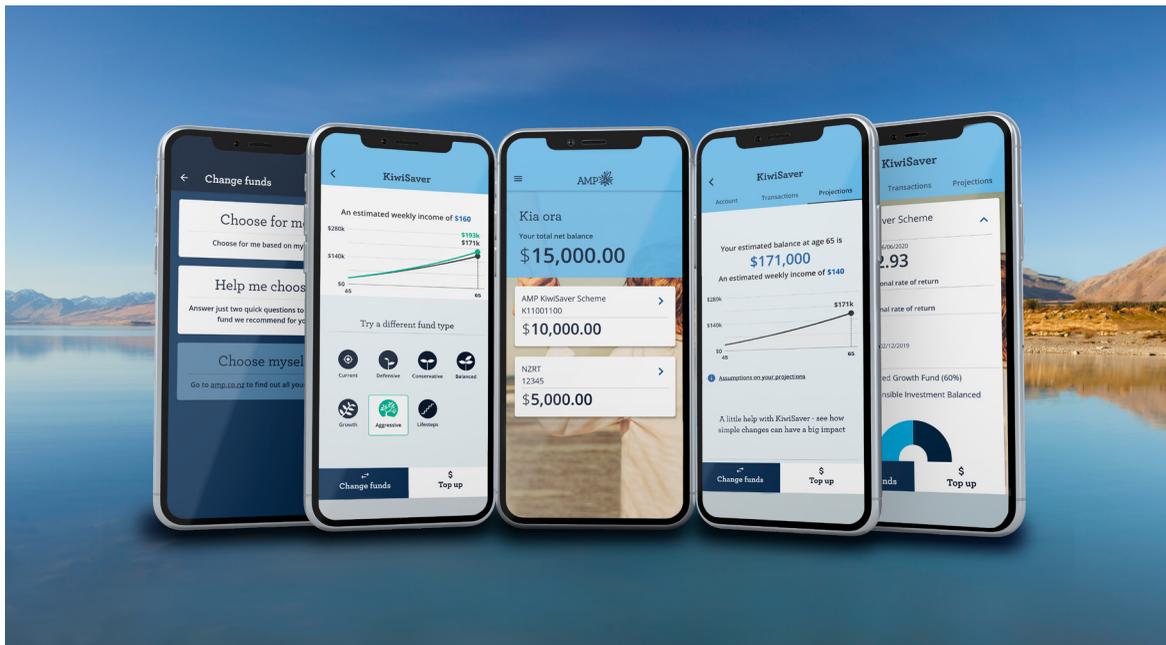
You can manage your AMP KiwiSaver Scheme account 24 hours a day, seven days a week with our online web service – MyAMP. You can view your balance, transactions and statements, personal rate of return, change your personal details, set up and amend direct debit payments, make one-off contributions and change funds any time that suits you. We send your login information to you when you join the AMP KiwiSaver Scheme.

To access MyAMP, visit online.amp.co.nz

The MyAMP app

Once you've signed up for MyAMP, you can download the MyAMP app. You can view your balance and account details, see your personal rate of return, make payments to your AMP KiwiSaver Scheme account and easily change your fund. And once you've been with us for a year, you can check your projected retirement balance at age 65* and have a play with different options in our projections tool, to see what effect little changes could have on your projected retirement balance.

To learn more and download the app or visit amp.co.nz/myampapp



MyAMP App

The My AMP app helps you stay connected so you can track your AMP KiwiSaver Scheme account on the move, 24 hours a day, seven days a week. The MyAMP app is available for Android and Apple iOS software. Download it now at amp.co.nz/myampapp



*To see a personalised projected retirement balance in the MyAMP app, customers must be between 18 and 65 years old, have been an AMP KiwiSaver Scheme member for 12 months, and have a projected retirement balance that is more than \$1000.

Frequently asked questions

What happens if I don't choose a fund?

If you don't make a choice, your contributions will be invested in the AMP KiwiSaver Scheme Lifesteps fund that corresponds with your age. If we don't know your age, your contributions will be invested in the AMP Conservative Fund.

To learn more about our funds and Lifesteps, please visit amp.co.nz/funds or contact us on **0800 267 5494**.

Who can join the AMP KiwiSaver Scheme?

Generally, you can join the AMP KiwiSaver Scheme if you are:

- living or normally living in New Zealand; and
- a New Zealand citizen or entitled to live in New Zealand indefinitely.

You can also join if you are transferring to AMP from another provider's KiwiSaver scheme.

For more detailed information on who can join the AMP KiwiSaver Scheme, please see AMP KiwiSaver Scheme - Joining and Contributing available at amp.co.nz.

What fees and charges can I expect?

As a member of the AMP KiwiSaver Scheme you can expect to pay a member fee of \$1.95 a month, which is lower than the fee many providers charge. You will also pay management fees that vary, depending on the fund or funds you've chosen. You will also be charged for other costs and expenses associated with the running of the Scheme. You can find more information about fees in the AMP KiwiSaver Scheme Product Disclosure Statement.

Do I pay tax on the money I earn through the AMP KiwiSaver Scheme?

The AMP KiwiSaver Scheme is taxed as a portfolio investment entity (called a PIE) that contains various fund options. The PIE's taxable income (or loss) will be attributed to you based on your share in the PIE's fund(s).

The PIE pays tax to Inland Revenue on your share of the PIE's taxable income at your Prescribed Investor Rate (PIR). Your level of taxable income will determine your PIR.

For more information on which PIR to use, please visit amp.co.nz/pie or speak to your tax adviser.

We need both your PIR and your IRD number. If we do not have a record of your PIR, we are required to use the default PIR of 28% (the highest rate). You must also tell us when your PIR changes as soon as practicable. We will also remind you to check your PIR annually. Inland Revenue can also instruct us to apply a PIR different to the one notified by you.

Inland Revenue may do a calculation to work out any underpaid or overpaid PIE tax. If you should have been on a lower PIR and have overpaid tax, Inland Revenue may give you a refund. If you should have been on a higher PIR, additional tax may be payable by you.

Who do I talk to if I'm confused?

If you're confused or want to talk about your options, call our KiwiSaver team on **0800 AMP KIWI (0800 267 5494)**, Monday to Friday 9am to 5pm.

How to join the AMP KiwiSaver Scheme?

To sign up for the AMP KiwiSaver Scheme, you can:

- Sign up with our easy-to-use online application:
amp.co.nz/joinkiwisaver
- Call us on **0800 267 5494** (Monday to Friday between 9am to 5pm).
- Or talk to an Adviser.

Top tips for AMP KiwiSaver Scheme members

- **Make the most of Government contributions.** To receive the maximum annual Government contributions of \$521.43, you have to contribute a total of at least \$1,042.86 each year between 1 July of the current year and 30 June of the following year, be aged between 18 and your qualifying date*, and meet the residency requirements.
- **Tell us your correct PIR.** To ensure we apply the correct rate of tax to your investment, you need to tell us your PIR. If you haven't told us, the default rate of 28% (the highest rate) will apply. This rate could be higher than your PIR. To work out your PIR simply visit amp.co.nz/pie
- **Give us your email address.** Then we can email you your AMP KiwiSaver Scheme updates, including our regular AMP KiwiSaver Scheme member email, which includes your balance and other useful information.
- **Give us your mobile number.** We can text you key information about your account, for example when a withdrawal has been approved.

Did you know?

If you're an employee, once you've been a KiwiSaver member for 12 months or more you can take a break from saving - this is called a 'savings suspension' and it can be between 3 months and 12 months long. You don't need to provide a reason.

To take a savings suspension you need to apply through Inland Revenue.

Getting financial advice

As an AMP KiwiSaver Scheme customer you have access to financial advice whenever you need it which can be obtained either through AMP or an external Adviser. The financial advice that can be provided by an internal AMP Adviser is limited to AMP products, whereas an external Adviser may be able to advise you on a broader range of financial matters.

An external Adviser can help and add value in many ways, including:

- **helping you identify your goals and priorities**
- **helping you budget and manage your money**
- **choosing the right investment strategy**
- **recommending the right insurance products for you and your family**
- **helping you plan for retirement**
- **helping with home loans, refinancing and purchasing your first home**

If you haven't yet made a connection with an Adviser, you can search for one on amp.co.nz/adviser or call us on **0800 267 5494** and we can put you in touch with an AMP Adviser or help with finding an external Adviser in your area.

For more information in relation to the financial advice service provided by AMP, please visit amp.co.nz/nz/sa/advice-disclosure or call us on the above number.

*See footnote 1 on page 4 of this guide for information on 'qualifying date'.

Recommended resources

The recommended resources below can be found in 'Forms' at amp.co.nz/kiwisaver

Product Disclosure Statement and Fund Update Booklet

The Product Disclosure Statement (PDS) and Fund Update Booklet provide an overview of the AMP KiwiSaver Scheme product and the funds within it, this is prescribed under the Financial Markets Conduct (FMC) Regulations 2014.

Material Information

As the PDS is restricted in content and length by the FMC Regulations 2014, Material Information provides additional information on topics such as contributions, withdrawals, risks, tax, who's involved and fees.

Statement of Investment Policy and Objectives

The statement of investment policy and objectives (SIPO) illustrates the investment guidelines of each fund within the AMP KiwiSaver Scheme and the policies in place to monitor these guidelines.

Fund Update

This is a quarterly update of fund performance and will be available 20 working days after each calendar quarter end.

Trust Deed

This is the governing agreement between the Supervisor, The New Zealand Guardian Trust Company Limited and the Manager, AMP Wealth Management New Zealand Limited.

MyAMP

online.amp.co.nz

MyAMP app

amp.co.nz/myampapp

Inland Revenue KiwiSaver website

ird.govt.nz/kiwisaver



*Are your
retirement
savings on track?*

Find out whether you're saving enough to deliver the retirement lifestyle you really want by speaking to an Adviser today.

Phone 0800 267 5494
Email kiwisaver@amp.co.nz
Web amp.co.nz
Follow us on  

Want to know more?

For more information about the AMP KiwiSaver Scheme, please see the Scheme's current Product Disclosure Statement and Fund Update Booklet at amp.co.nz/kiwisaver or contact us on **0800 AMP KIWI** (0800 267 5494) or talk to your Adviser today.

© 2023 AMP Wealth Management New Zealand Limited. All rights reserved.