

MERCER PROTECT

can help your KiwiSaver account grow, if you are unable to

KiwiSaver contributions are important because they help your account grow and over time it all adds up.

What if you were unable to work due to ill health or because you were made redundant? It is not something we like to think about, but it can happen to anyone. That's why we thought it was important for our KiwiSaver customers to be able to protect their KiwiSaver contributions with SaverProtect.

SAVERPROTECT

Is a benefit included with your Mercer LifeProtect or BillProtect policy, if you are a Mercer KiwiSaver scheme customer. This additional benefit could help you to continue to receive KiwiSaver contributions of up to \$200 per month if you are unable to work due to illness, injury or redundancy.

LIFEPROTECT

Cover up to \$1,000,000, 10% healthy living discount, early pay out for terminal illness and optional critical illness cover.

BILLPROTECT

Cover from \$700 to \$2,000 a month for up to six months (per claim), acceptance is guaranteed if you meet the criteria and premiums start from \$14.95 a month.

Call us on 0508 637 237 or visit www.mercerkiwisaverscheme.co.nz



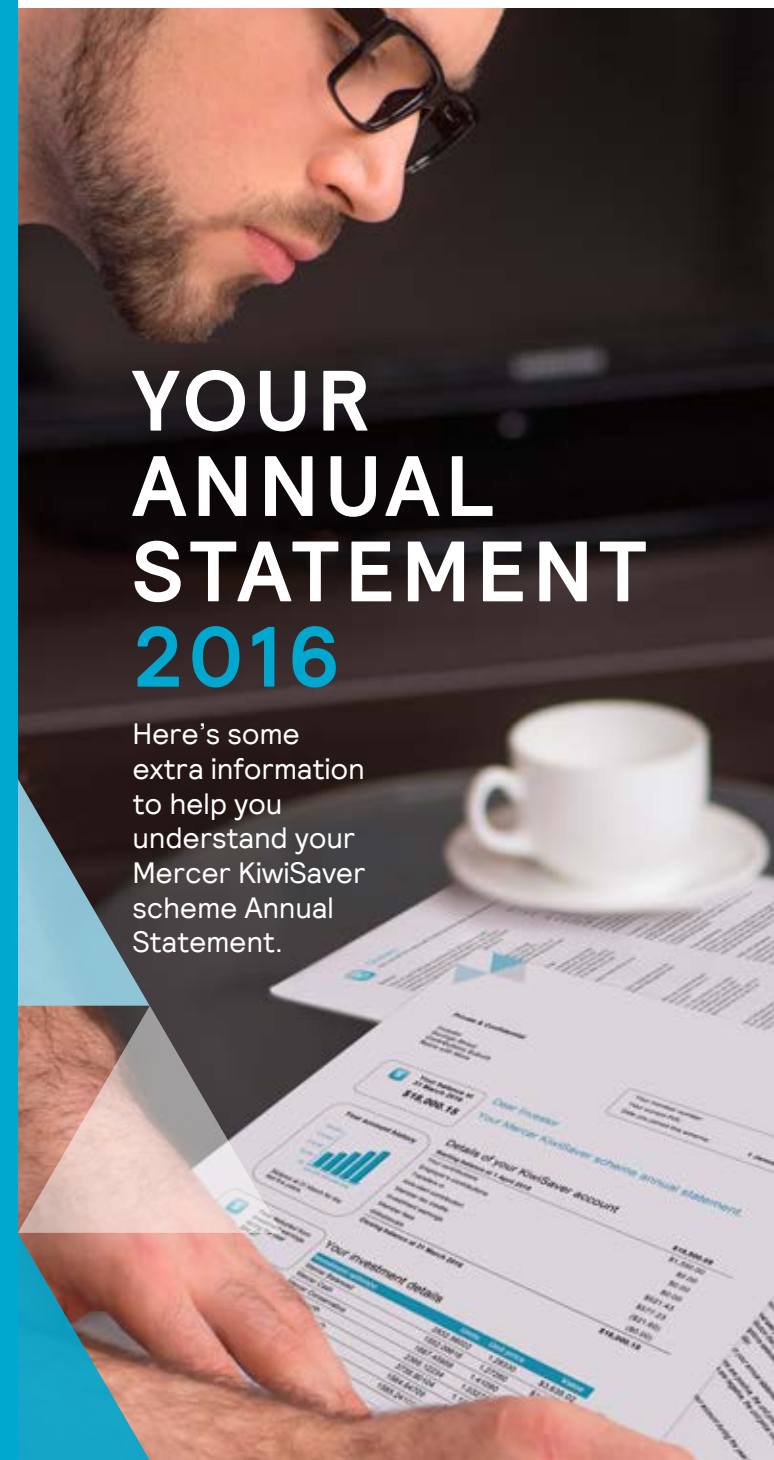
Information about awards and ratings can be found at www.mercer.co.nz/awards

The Mercer personal insurance policies are underwritten by Cigna Life Insurance New Zealand Limited. Information in this brochure is only a summary of the key features of the insurance policies. We recommend that you read the policy wordings for full product information, terms and conditions apply to all Mercer Protect insurance policies. Take advice from a financial adviser if you are unsure what action to take.

This document was prepared by Mercer (N.Z.) Limited the Manager of the Mercer KiwiSaver scheme. © 2016 Mercer (N.Z.) Limited.

YOUR ANNUAL STATEMENT 2016

Here's some extra information to help you understand your Mercer KiwiSaver scheme Annual Statement.



ANNUAL STATEMENT

In your Annual Statement and PIE tax statement you'll find information about your Mercer KiwiSaver scheme account for the Scheme financial year from 1 April 2015 to 31 March 2016.

This guide will help you check your personal information is correct and find key information about your account.

Private & Confidential

Investor
Savings Street
Contributions Suburb
Retire with More

Your member number: 111111
Your current PIR: 28%
Date you joined this scheme: 1 January 2009

Your balance at 31 March 2016
\$18,000.15

Dear Investor
Your Mercer KiwiSaver scheme annual statement.

Details of your KiwiSaver account
Starting balance at 1 April 2015: \$15,500.09
Your contributions: \$1,350.00
Employer's contributions: \$0.00
Transfers in: \$0.00
Kick-start contribution: \$0.00
Member tax credits: \$521.43
Investment earnings: \$577.23
Member fees: (\$21.60)
Withdrawals: (\$0.00)
Closing balance at 31 March 2016: \$18,000.15

Your account history
Balance at 31 March for the last five years.

Investment details

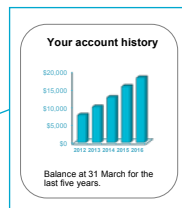
Investment option(s)	Units	Unit price	Value
Mercer Balanced	2832.56022	1.28796	\$3,636.02
Mercer Cash	1552.09616	1.27280	\$1,976.20
Mercer Conservative	1687.45959	1.41090	\$2,380.36
Mercer Growth	2366.12234	1.03270	\$2,443.49
Mercer High Growth	3738.90104	1.18790	\$4,438.84
Mercer Moderate	1584.64705	1.03810	\$1,642.14
Mercer Shares	1585.24105	1.03820	\$1,642.32
Total investment value			\$18,000.15

Fees deducted from investment earnings during the year
\$94.27

Your member number:

Your current PIR:

Your balance at 31 March 2016
\$18,000.15



Details of your KiwiSaver account
Starting balance at 1 April 2015

Your contributions
Employer's contributions
Transfers in
Kick-start contribution
Member tax credits
Investment earnings
Member fees
Withdrawals
Closing balance at 31 March 2016

Your investment details

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Fees deducted from investment earnings during the year
\$94.27

Your member number

Have this handy if you ever need to contact us or sign in to the website

Your current PIR

The tax rate we hold for you. It is used to calculate tax on your investment earnings

Your balance

The value of your account at the end of the Scheme year

Your account history

Sign in to your online account to view balances from earlier years

Details of your KiwiSaver account

This shows what happened to your account over the 12 month period. See the glossary on page 2 of your statement for an explanation of the terms

Your investment details

This is where your savings were invested at the end of the Scheme's financial year

Fees deducted from investment earnings

Your share of fees paid to the Scheme Manager, Investment Managers and the Supervisor. Member (administration) fees are not included and are shown separately

ANNUAL STATEMENT

Glossary

Make sure to read through the 'Glossary' section for an explanation of the terms used in your Annual Statement. More terms can be found on the website

Checklist
Your annual checklist

Checklist
Your annual checklist

Glossary

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Checklist

Your annual checklist

PIE TAX STATEMENT

PIE tax statement for investor for the year ended 31 March 2016

Tax summary at 31 March 2016

Current PIR	12.50%	17.50%	20.00%	Total
Mercer KiwiSaver scheme	\$0.00	\$0.00	\$0.00	\$0.00
Current PIR	\$0.00	\$0.00	\$0.00	\$0.00
Net PIE tax payable (refundable)	\$0.00	\$0.00	\$0.00	\$0.00
Net PIE tax payable (refundable)	\$0.00	\$0.00	\$0.00	\$0.00

What is a PIE and PIE tax?
A PIE is a form of investment that allows you to invest your money in a range of assets, including shares, bonds, and property. It is a form of investment that allows you to invest your money in a range of assets, including shares, bonds, and property.

How do I calculate my PIE tax?
Your PIE tax payable (refundable) is calculated based on your PIR and the amount of your investment earnings. It is calculated based on your PIR and the amount of your investment earnings.

Your PIE tax statement contains information Inland Revenue may require if you are filing a tax return

PIR rate

As long as your PIR was correct, you won't need to make any further tax payments or include your PIE income in any annual tax return

Net PIE Tax Paid / refunded

This amount has already been included in the investment earnings figure on page 1 of your Annual Statement

Don't wait for the next Annual Statement, sign in to your account at www.mercerkiwisaverscheme.co.nz today and check how you are tracking this year.