Pie KiwiSaver
SCHEME

Care more about your KiwiSaver savings

► KiwiSaver ► Investment Funds ► Wealth

We are a boutique, New Zealand-owned KiwiSaver, investment fund and wealth manager.

Helping Kiwis grow their wealth since 2007, we offer a highly personalised, hands-on approach to growing your wealth by taking the time to understand your goals, your values, your future.

We manage your investments so you can focus on what you love. And because we invest alongside you, your success is ours.

Benefits of KiwiSaver

KiwiSaver is a long-term savings initiative that can help you prepare for your retirement and can also be used to buy your first home. By starting early, consistently contributing, and utilising the benefits, you can work towards the retirement lifestyle you envision.

Government contributions

If you're eligible, for every dollar you contribute to your KiwiSaver account, the government will add 25 cents, up to a maximum of $260.72 annually. This means to maximise this benefit, you should aim to contribute at least $1042.86 each year (between 1 July and 30 June). If you're only eligible for part of a year, your government contribution will be prorated based on the number of days in the year you were eligible.

Contributions from your employer

If you're employed and contributing to KiwiSaver from your salary or wages, your employer must contribute at least 3%* of your before-tax pay. Note that tax is deducted from your employer's contributions. Your employer's contributions are in addition to your personal contributions and enhance your overall savings for retirement.

First home withdrawal

After being a KiwiSaver member for at least three years, you may be eligible to withdraw most of your KiwiSaver savings to contribute towards buying your first home. You're required to leave a minimum of $1,000 in your account.

			18 years old or over		
Benefit Type	Under 16 years old	16 and 17 years old	Employed	Self-employed or not employed	65 years old or over
Government contributions		●	●	●	
Contributions from your employer**			●		
First home withdrawal			●	●	

Benefits are subject to eligibility criteria
**From 1 April 2026, employers must match contributions for 16- and 17-year-olds.

Flexible personal contributions

As an employee, you can choose to contribute 3%, 4%, 6%, 8%, or 10% of your before-tax pay*. If you're self employed or not employed, you have the flexibility to contribute any amount at any time. You can also make voluntary contributions, either regularly or as lump sums, to boost your KiwiSaver savings.

*The default contribution rate for both employees and employers will increase to 3.5% from 1 April 2026, and 4% from 1 April 2028.

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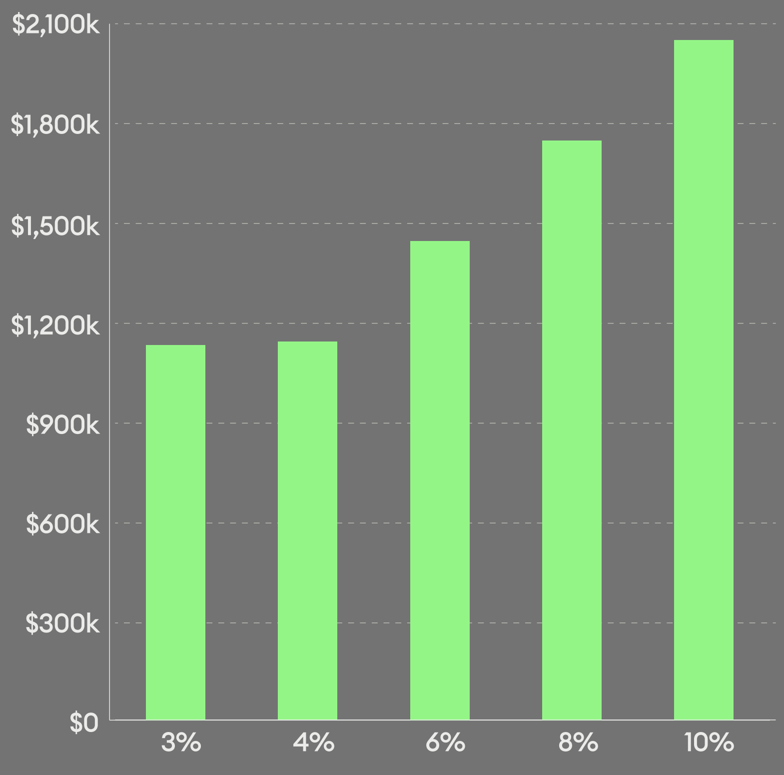
How different contribution rates can have an impact on your savings over time

Choosing a higher contribution rate can significantly boost your savings by the time you retire. While contributing more can mean a little less in your pocket now, increasing your contribution by just 2% or 3% could make a big difference over the long term.

For example, Sam is 25 and still early in his KiwiSaver journey. By contributing 6% instead of 3% he could potentially add over $300,000 to his retirement savings by 65, that's an extra $360 per week.

Here's what Sam's KiwiSaver balance by retirement could look like under different contribution options



The graph is based on Sorted's KiwiSaver calculator that forecasts how much you could have at retirement. Sorted's KiwiSaver calculator can be found at www.sorted.org.nz. These numbers do not reflect the returns of the Pie KiwiSaver Scheme. The graph assumes a 25 year old with a starting annual salary of $65,000 and a KiwiSaver balance of $10,000. The assumed investment return is 5.5% per annum (after fees and taxes). Inflation has not been taken into account. The chart is provided as an illustration only and is not intended to represent any indication of future performance. Returns are not guaranteed and the value of your investment may go down as well as up.

Our Pie KiwiSaver Scheme Funds

The Pie KiwiSaver Scheme has four actively managed funds to suit every investors' needs

Conservative	Balanced	Growth	Aggressive
Invests primarily in fixed interest and cash, with an allocation to equities.	Invests in equities with a reasonable allocation towards fixed interest.	Invests primarily in international and Australasian equities, along with a cash and fixed interest exposure.	Invests primarily in international and Australasian equities.
Investment timeframe 3+ Years	Investment timeframe 5+ Years	Investment timeframe 7+ Years	Investment timeframe 10+ Years
Risk rating Lower	Risk rating Medium	Risk rating Higher	Risk rating Higher

Choosing the right fund for you

One of the most important decisions that you can make about your KiwiSaver account is the type of fund you are in. When deciding on which fund to choose it's important to consider your investment goals and timeframe as well as how you feel about risk.

The longer you have to invest, the more risk you may be able to tolerate. This is because you have time to ride out the ups and downs of investment markets, allowing you to invest in higher risk funds. While higher risk funds can rise and fall over short periods, they tend to grow your balance more than conservative funds over the long term.

We recommend that you periodically review your fund choice to ensure it remains best suited for you. Try our online fund chooser tool to help you decide.

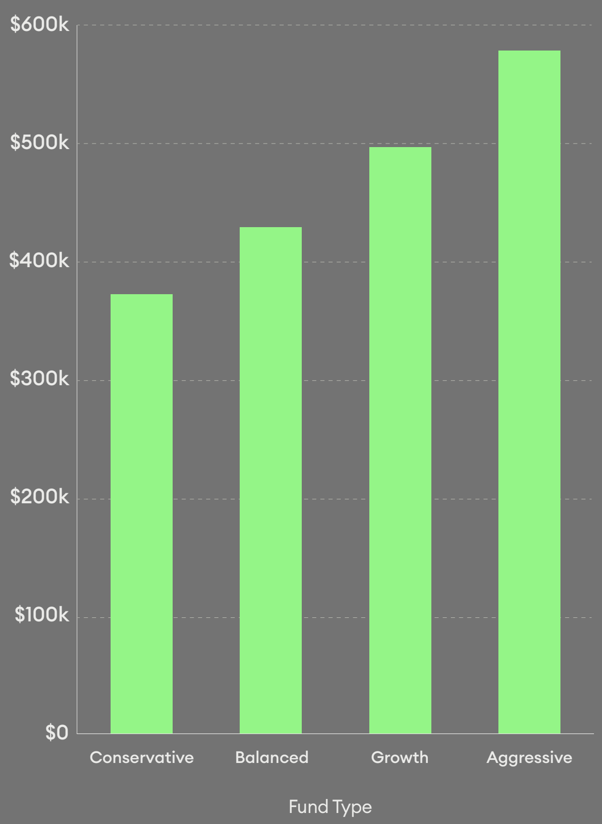
Investing too conservatively might mean missing out on tens, and in some cases hundreds of thousands of dollars in retirement.

Let's consider Angela, who is 35 and has just withdrawn most of her KiwiSaver savings to help purchase her first home. She is now starting to build her balance back up for when she reaches retirement. If she chooses to switch to an aggressive fund from a conservative fund, she could end up with over $200,000 more by the time she turns 65.

The graph is based on Sorted's KiwiSaver calculator that forecasts how much you could have at retirement. These numbers do not reflect the returns of the Pie KiwiSaver Scheme.

The graph assumes a 35 year old with a KiwiSaver balance of $1,000 and a starting annual salary of $75,000. The assumed investment returns (after fees and taxes) are 2.5% per annum for the Conservative Fund, 3.5% per annum for the Balanced Fund, 4.5% per annum for the Growth Fund and 5.5% per annum for the Aggressive Fund. Inflation has not been taken into account.

Here's what Angela's KiwiSaver balance by retirement could look like under different fund type options



What you can expect as a Pie KiwiSaver Scheme investor

Choosing Pie KiwiSaver Scheme means joining a community of investors who value foresight, performance, and service. We're here to help you grow your wealth with confidence, every step of the way. Here's what sets us apart:

1 ► Above average returns over the long-term

Your aspirations, amplified

Our focus is on outperforming the average, striving for above-market returns over the long-term. Our active management approach is designed to seize opportunities that others may overlook, aiming to grow your savings consistently through the years.

2 ► Exceptional client services

Your needs, our priority

We pride ourselves on providing a client service experience that's second to none. Whether you have a query about your investment or need guidance on your next steps, our dedicated team is on hand to provide support.

3 ► Regular communication

Your investments, understood

Staying informed is key to confidence in your investment decisions. As a member, you'll receive regular updates on fund performance and market insights, ensuring you're always in the loop.

4 ► Personalised investor portal

Your portfolio, at your fingertips

Your Pie KiwiSaver Scheme account is accessible anytime, anywhere, through our secure, user-friendly member portal. Track your investment, view your balance, and monitor fund performance with ease, giving you control over your financial future.

How to join the Pie KiwiSaver Scheme

STEP 1

Review your fund options
Read the Pie KiwiSaver Scheme Product Disclosure Statement and ensure you know which fund you want to invest in.

You can use our online fund chooser tool to help you decide.

STEP 2

Complete the online application
Apply online on our website.
Please ensure you have the following documents to hand:

- Passport or Drivers Licence
- IRD number

STEP 3

Account opening
You will receive a confirmation email once your application has been submitted. You will then receive an email with details on how to gain access to your KiwiSaver portal in which to view transactions and investment performance.

COMPLETED

A Slice of financial wisdom

Investing with the Pie KiwiSaver Scheme is not just about saving for retirement; it's about making the journey there as rewarding as the destination. Whether you're starting out, saving to purchase your first home or nearing retirement, here are some tips on how to make the most of your KiwiSaver investment.

Pie KiwiSaver Scheme top five tips for success

1 ► **Choose the right fund**

The fund you choose can make a big difference to your retirement savings. Before deciding which fund is right for you, take time to consider your investment goals, your timeframe, and how comfortable you are with risk.

2 ► **Increase your contributions**

Boosting your KiwiSaver contributions, can significantly enhance your retirement savings, leveraging the power of compounding interest to grow your pie.

3 ► **Make the most of Government contribution**

Make sure you contribute at least $1,042.86 annually to enjoy the government's topping of up to $260.72, a sweet addition to your savings. That is the equivalent of contributing about $20 per week.

4 ► **Stay steady through market fluctuations**

The financial markets can be as unpredictable as a pie in the oven. Keep a cool head during the highs and lows to avoid making decisions that might impact your long-term gains.

5 ► **Regularly review your KiwiSaver account**

Review your KiwiSaver account as you move through different life stages to ensure it aligns with your investment goals and risk appetite.

Annual KiwiSaver Government contributions add up

Ever wondered what the lifetime value of annual KiwiSaver Government Contributions is?

If you receive the full $260.72 each year from the age of 16 to 64, your KiwiSaver retirement balance could be over $41,500 bigger*. Along with your contributions to your Pie KiwiSaver Scheme account of $1,042.86 each year, it could be an extra $213,000*.

*Based on sorted.org.nz's Savings Calculator, putting aside $260.72 and $1,303.58 each year over 48 years, at an annualised return after fees of 4.5% pa (assuming PIR of 28%).

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