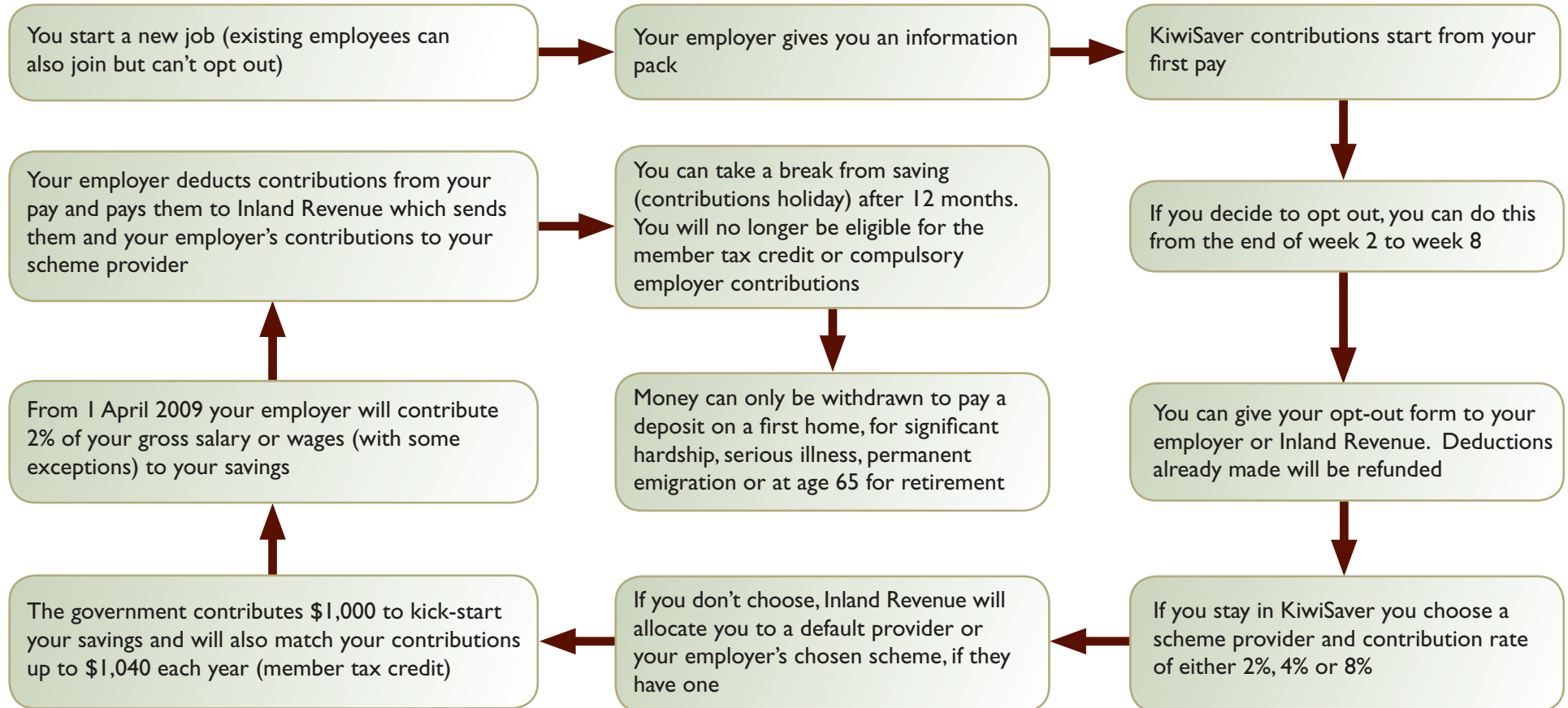




# KIWISAVER FOR NEW EMPLOYEES



This diagram gives an overview only. For more details go to [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)

KiwiSaver is a savings initiative which started on 1 July 2007.  
Financial advice should be sought from a professional advisor.