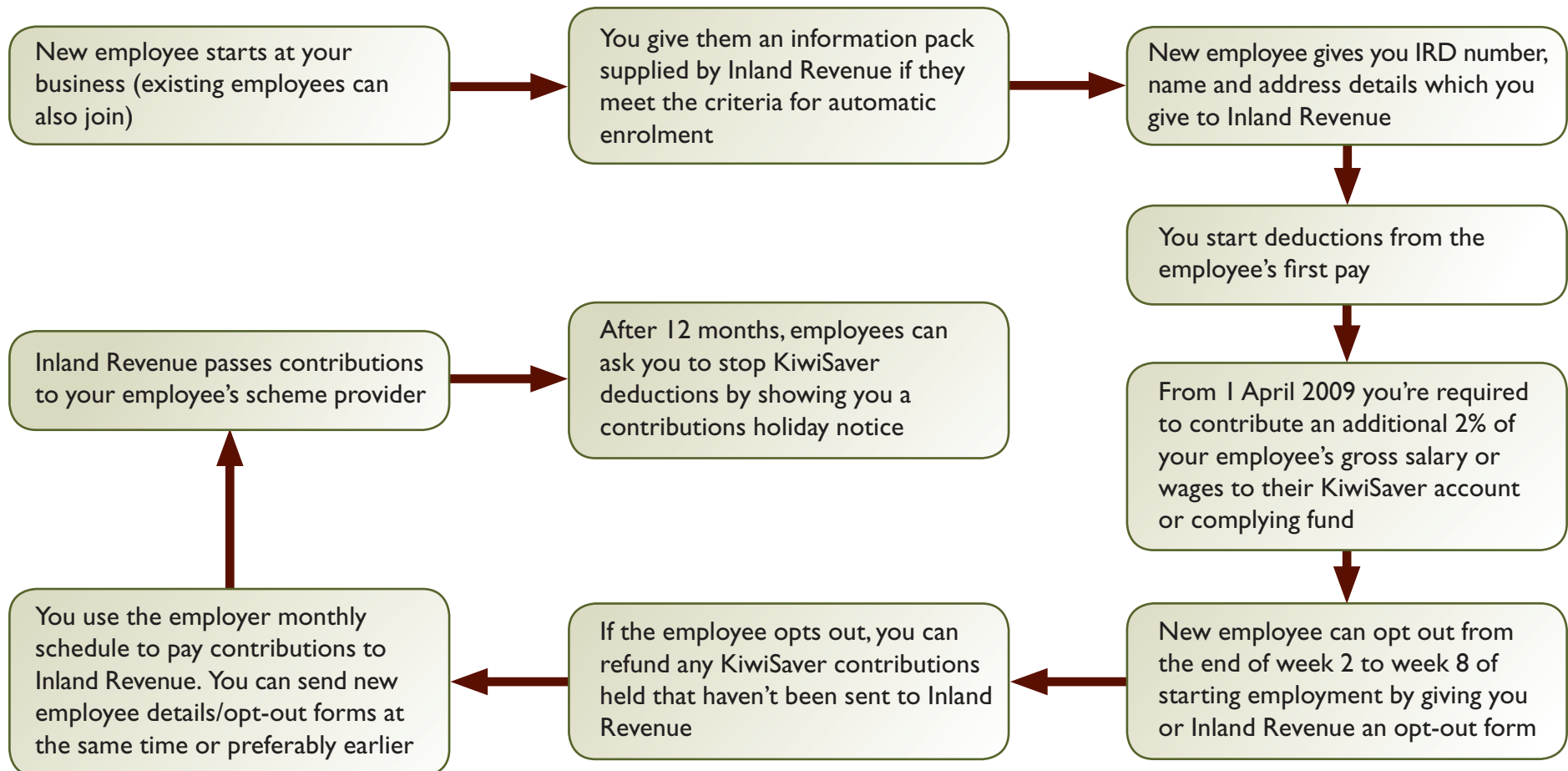




KIWISAVER FOR EMPLOYERS



This diagram gives an overview only. For more details go to www.ird.govt.nz/kiwisaver/employers

KiwiSaver is a savings initiative which started on 1 July 2007. Employers should not provide financial advice to their employees – refer them to a professional advisor.