A GREAT PLACE
FOR YOUR KIWISAVER

Aon KiwiSaver Scheme
KiwiSaver in a nutshell
Why KiwiSaver?

Your contribution, plus your employer contribution*, plus the crown contribution, equals incredibly smart saving.

*a Employer contributions apply only if you are employed
A great investment choice

KiwiSaver is different from other superannuation funds in that you’re not the only one contributing funds. The crown and your employer also help you along the way! This means your ability to accumulate funds over time is stronger.

While it is important to understand that KiwiSaver is an investment and while, like any investment, the extent of return is never guaranteed, the way KiwiSaver is structured means you have excellent incentive to start planning financially for your retirement.

How KiwiSaver works

The money in your KiwiSaver account is invested in a fund selected by you*. Contributions and investment earnings accumulate until you reach retirement age or are otherwise permitted to withdraw.

KiwiSaver’s approach is based on a concept called ‘Managed Funds’. This is when money from many investors is pooled together to give all investors more investing power. This also enables a group of investors to access a far greater range of investment offers than if you were to ‘go it alone’. What you are essentially doing is diversifying your investment rather than putting all your eggs in one basket.

*If you don’t make a fund selection your savings will be invested in the default investment options. For more information refer to the Aon Kiwisaver Scheme Investment Statement

Key KiwiSaver facts

Any New Zealand citizen, under the age of eligibility to receive NZ Superannuation (which is currently 65) can join KiwiSaver.

The general rule is that savings stay in your KiwiSaver fund until you are eligible for NZ Superannuation, however in some circumstances a case can be made for early withdrawal such as;

- For help buying your first home
- In the event of significant financial hardship
- In the event of serious illness
- Permanent emigration

Taking a break from KiwiSaver

Although funds are ‘locked in’ you can take a break for up to five years at a time by applying for a ‘contributions holiday’. Contributions resume at the end of the holiday unless you apply for a further contribution holiday.

Contributions holidays can be taken after a year of membership and there is no limit to the number of times you may take a contributions holiday.

What current KiwiSaver benefits do I qualify for?

<table>
<thead>
<tr>
<th>Employees</th>
<th>Self employed</th>
<th>Person not working</th>
<th>Children under 18</th>
</tr>
</thead>
<tbody>
<tr>
<td>2% (4% or 8%)</td>
<td>$20 pp direct debit</td>
<td>$20 pp direct debit</td>
<td>(no min. contribution)</td>
</tr>
<tr>
<td>$1,000 kick-start</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Tax credit (up to $521.00 pa)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Employer contributions</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>First home subsidy (means tested)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

1 The minimum employee and employer contribution are due to rise to 3% on 1 April 2013
2 From 1st April 2013 children (anyone under the age of 18) will need to make employee contributions if they are salary or wage earners

How your contributions add up

<table>
<thead>
<tr>
<th>Annual salary</th>
<th>2% weekly employee contribution</th>
<th>Crown kickstart</th>
<th>Crown tax credit</th>
<th>2% weekly employer contribution</th>
<th>Total weekly contributions to my account</th>
<th>Accumulated (over 4 weeks)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>$9.62</td>
<td>$1,000</td>
<td>$4.81</td>
<td>$9.62</td>
<td>$43.28</td>
<td>$173.12</td>
</tr>
<tr>
<td>$30,000</td>
<td>$11.54</td>
<td>$1,000</td>
<td>$5.77</td>
<td>$11.54</td>
<td>$48.08</td>
<td>$192.32</td>
</tr>
<tr>
<td>$40,000</td>
<td>$15.38</td>
<td>$1,000</td>
<td>$7.69</td>
<td>$15.38</td>
<td>$57.68</td>
<td>$230.72</td>
</tr>
<tr>
<td>$50,000</td>
<td>$19.23</td>
<td>$1,000</td>
<td>$9.62</td>
<td>$19.23</td>
<td>$67.31</td>
<td>$269.24</td>
</tr>
<tr>
<td>$60,000</td>
<td>$23.08</td>
<td>$1,000</td>
<td>$10.00</td>
<td>$23.08</td>
<td>$75.39</td>
<td>$301.56</td>
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<tr>
<td>$70,000</td>
<td>$26.92</td>
<td>$1,000</td>
<td>$10.00</td>
<td>$26.92</td>
<td>$83.07</td>
<td>$332.28</td>
</tr>
<tr>
<td>$80,000</td>
<td>$30.77</td>
<td>$1,000</td>
<td>$10.00</td>
<td>$30.77</td>
<td>$90.77</td>
<td>$363.08</td>
</tr>
</tbody>
</table>

1 The information in this table is based on contributions for the first year only, assuming you are employed and aged 18 or over. For the purposes of this table the kick-start is calculated out in weekly instalments. It does not take into account returns, taxes, fees and inflation.
2 Employer and member contributions are due to rise to 3% from April 2013
AON KIWISAVER SCHEME
TAILOR MADE
FOR YOU

Aon KiwiSaver Scheme offers flexibility, consistent performance and convenience
Be confident in your decision
When it comes to choosing your KiwiSaver scheme, the choices can be over-whelming. Should you settle with a default provider? How do you trust a provider or be sure you’ve made the right decision once you’ve selected one? Certainly, not all schemes are created equal and you want to be sure your hard-earned savings are in good hands.

So, ensure you partner with a provider that has a proven track record, performance that stacks up and one that enables you to diversify your investment in ways that suit you!

Flexibility
Aon’s KiwiSaver Scheme offers flexibility. Members have a choice of four investment managers with thirteen different investment funds. There’s an investment option suitable for everyone and to suit your individual risk profile.

Members of the Aon KiwiSaver Scheme have the flexibility to change investment managers without having to transfer to another KiwiSaver scheme, because of our diverse range of options.

Performance
Aon KiwiSaver Scheme has a proven track record and has had consistent performance by industry standards. Keep track of performance rankings for all funds within Aon KiwiSaver Scheme by visiting our website www.aonkiwisaver.co.nz

Here’s how Aon KiwiSaver Scheme works for you
➤ You can switch between investment managers without changing schemes
➤ A wide choice of different investment schemes, so that you can select the investment that best fits your needs
➤ Savings are invested with local and global fund managers
➤ Online risk assessment profile calculator
➤ Simple online enrolment*
➤ Online access to your account 24 hours a day, 7 days a week to see how your savings are growing
➤ Children are exempt from minimum annual contributions and may contribute any amount per annum**
➤ Members over the age of 18 currently qualify for the Member Tax Credit of up to $10 per week
➤ A helpline to answer all of your questions - 0800 266 463
➤ A website with information about KiwiSaver, fund fact sheets, return and forms

*aonkiwisaver.co.nz

*If you are transferring from another scheme provider please contact us before commencing online enrolment
**From 1st April 2013 children (anyone under the age of 18) will need to make employee contributions if they are wage or salary earners
INVESTMENT CHOICE AND KEEPING YOU UP TO DATE

Aon KiwiSaver Scheme works with local and global fund managers to diversify your investment and our regular communications keep you up to date.
Great investment choice
Aon KiwiSaver Scheme works with local and global fund managers to provide a range of investment funds to suit everyone’s saving needs. These funds offer varying returns and levels of security, from low risk more moderate return options, to higher risk options which can provide greater return but are more likely to be volatile or risky.

With Aon KiwiSaver Scheme you have a choice of four investment managers. These are Russell Investment Management Limited, Milford Funds Limited, Tyndall Investment Management New Zealand Limited and OnePath (NZ) Limited.

Profiles on our investment managers can be found in the current Investment Statement which is available through www.aonkiwisaver.co.nz or by calling 0800 266 463.

How is your money invested?
Depending on the Aon KiwiSaver Scheme fund or funds you select (either independently or with the help of an investment advisor) your money, along with that of other investors, will be pooled in the following areas

- Shares (also called equities), in companies across a wide range of industries and countries
- Property
- Bonds (otherwise known as fixed interest securities)
- Cash

Your money could be invested in the above types of assets locally in New Zealand or internationally.

What is investment risk?
Every investment has some level of risk. Investment risk is the risk that returns from the Scheme’s investment will be negative or lower than expected, affecting the value of a member’s investment in the Scheme.

Investment risks take many forms and vary from one asset to another. The amount of risk that individual members are willing to accept will also vary depending on their personal circumstances. There is usually a risk/return trade off. This means that, when investing in higher risk investments, a higher return is expected on those investments to compensate for the additional risk. Lower risk investments are expected to generate a lower return on average over time.

Before choosing an investment fund(s) to invest in, you should consider its risk characteristics.

Aon KiwiSaver Scheme aims to offer members choice, by having varied funds with varied levels of risk.

Regular news and updates
We’ll keep you up to date with all the latest in Aon KiwiSaver Scheme news via our website, quarterly newsletters and the Annual Report. You can review your savings progress 24/7 via ebenefits, our dedicated website.

Leaner, greener, quicker
We currently issue our annual report online, via e-mail or to your door depending on the details you have supplied us. We’d like to be able to supply more electronically - it’s the leaner, greener, quicker way of keeping you up to date.

So feel welcome to leave us your email address when you sign up with Aon KiwiSaver Scheme. We’ll hold your details in line with our privacy policy and you can request not to receive marketing and research material.

About Aon
Aon plc is the leading global provider of risk management services, insurance and reinsurance brokerage, and human capital consulting. Aon Hewitt is part of Aon plc and is the global leader in human capital consulting and outsourcing solutions. It has more than 29,000 professionals in 90 countries.

Aon and Aon Hewitt support clients with Aon KiwiSaver Scheme, KiwiSaver and superannuation administration, actuarial and investment consulting, engagement and leadership, remuneration surveys and analytics, performance and rewards consulting, health and benefits and global benefits solutions.