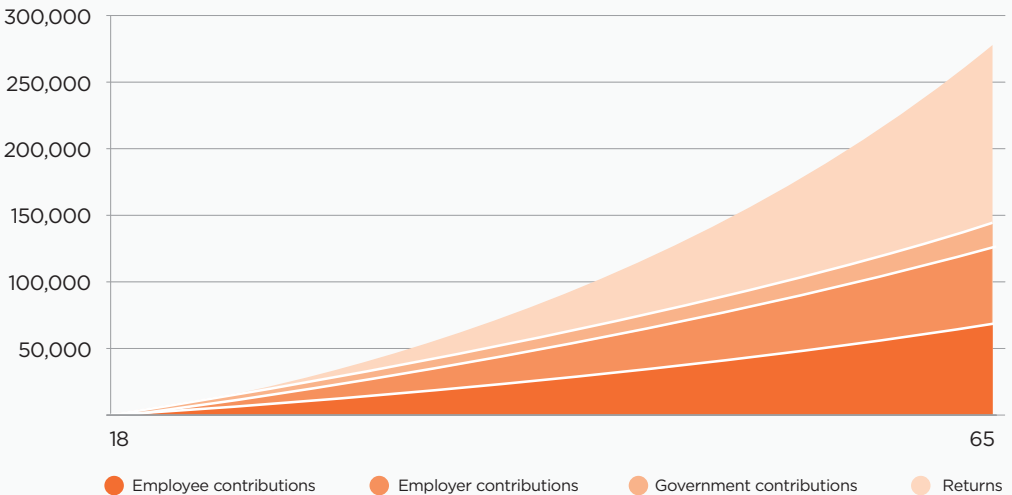


Sooner the better



Serious money in the long run. An 18 year old earning a salary of \$35,000 who contributes 3% to a KiwiSaver growth fund would typically have close to \$282,841 when they reach 65. Over those 47 years, they would have put in \$69,450, their employer \$57,300, the government \$15,780, and investment returns would have earned them \$140,311. (Figures here are after fees, taxes and inflation.)

The important thing is that the earlier we start and the more we contribute, the better results we can achieve. There is a cost for delaying!

KiwiSaver calculator

Run the numbers and see what your contributions could add up to by the time you're 65.

sorted.org.nz

The power of compound interest

Over long periods of time, we can take advantage of what Einstein called the "eighth wonder of the world": compound interest. This is when interest earns even more interest, like a snowball grows as it rolls downhill.

With KiwiSaver, when our investment returns are left in our accounts and reinvested, they generate many more returns themselves and really supercharge our results.