

FREQUENTLY ASKED QUESTIONS

NEW ZEALAND DEFENCE FORCE KIWISAVER SCHEME

Is this scheme guaranteed by the Government or CDF?

No.

However, the legal framework for KiwiSaver schemes is intended to minimise risks for members.

What are the member contribution rates?

The Member chooses between 3%, 4% or 8% of salary. Member contribution rates are set by Parliament and may change in the future.

What is the CDF (employer) contribution rate?

The NZDF currently pays 4%.

For most NZDF members the 4% forms part of their TR (Total Remuneration).

How frequently are my fund balances updated?

In real time.

What are the rules applying to accessing my funds?

All KiwiSaver funds are locked-in until the age of eligibility for NZ super, currently age 65. If age 65+ you must also be a member for at least five years to access your funds.

You may access your funds at an earlier age at the Supervisor's discretion for the following reasons:

- to purchase your first home (as your primary place of residence), or
- in cases of:
 - financial hardship,
 - serious illness, or
 - if you are permanently moving to a country other than Australia.

How do I find out more about using my New Zealand Defence Force KiwiSaver Scheme funds to purchase my first home?

- Refer to the NZDF HR Toolkit
- Google "Force Financial Hub"
- Visit www.nzdf.superfacts.co.nz.

Where will I find details of my fund balances and other New Zealand Defence Force KiwiSaver Scheme transactions?

- You can access these details by signing into your account on the www.nzdf.superfacts.co.nz website.

Note that to access your personal information online, you will require a PIN.

Your PIN is supplied directly to you by Mercer at the time of your application to join (or transfer to) the NZDF KiwiSaver Scheme. You can reset it at anytime.

If I don't have a PIN or can't recall it, how can I find out about my fund balances or other transactions?

Contact the scheme administrator Mercer at the following contact points:

- freephone – **0800 333 787**, or
- email nzdf@mercer.com.

When phoning Mercer you will be asked to provide:

- your Service ID number (if a member of the NZDF) and proof of identity.
- Proof of identity (if not a member of the NZDF).

Fund balance information is available only through Mercer. The NZDF does not hold this information.

What happens if I die while a member of the New Zealand Defence Force KiwiSaver Scheme?

The funds are paid to your estate.

Please note the importance of having an up to date Will so there is no confusion about who you want your funds paid to.

What happens if I am less than 65 years of age and I elect not to join the New Zealand Defence Force KiwiSaver Scheme or any other KiwiSaver scheme available to me that attracts an employer contribution?

NZDF operates a Total Remuneration (TR) model. The TR model includes a 4% employer contribution for the New Zealand Defence Force KiwiSaver Scheme. The TR model has been structured to encourage NZDF members to save for their retirement.

If you are less than 65 years of age and elect not to join the New Zealand Defence Force KiwiSaver Scheme or contribute to another KiwiSaver scheme that attracts an employer contribution, you forgo (give up) the CDF contribution. It is not paid to your salary.

What happens if I am age 65 years or more and am unable to join the New Zealand Defence Force KiwiSaver Scheme or any other KiwiSaver Scheme available to me that attracts an employer contribution?

You will receive the 4% CDF employer contribution in salary. You are still welcome to join the NZDF FlexiSaver Scheme (this Scheme does not attract an employer contribution).

What happens if I am not a New Zealand citizen or long term resident and am unable to join the New Zealand Defence Force KiwiSaver Scheme or any other scheme available to me that attracts an employer contribution?

You will receive the 4% CDF employer contribution in salary. You are still welcome to join the NZDF FlexiSaver Scheme (this Scheme does not attract an employer contribution).

I am a member of the New Zealand Defence Force Reserve or Territorial Force. Am I able to join the New Zealand Defence Force KiwiSaver Scheme?

Yes, providing you are a New Zealand citizen or long term resident and are less than 65 years of age.

Regardless of age you are able to join the NZDF FlexiSaver Scheme.

As a Reserve Force or Territorial Force member what happens if I am less than 65 years of age and I elect not to join the New Zealand Defence Force KiwiSaver Scheme or any other Scheme available to me that attracts an employer contribution?

NZDF operates a Total Remuneration (TR) model. The TR model includes a 4% employer contribution for the New Zealand Defence Force KiwiSaver Scheme. The TR model has been structured to encourage NZDF members to save for their retirement.

If you are less than 65 years of age and elect not to join the New Zealand Defence Force KiwiSaver Scheme or contribute to another Scheme that attracts an employer contribution, you forgo (give up) the CDF contribution. It is not paid to your salary.

CURRENT KIWISAVER MEMBERS OF OTHER KIWISAVER SCHEMES

Can I contribute to both the New Zealand Defence Force KiwiSaver Scheme and my current KiwiSaver scheme?

No.

The KiwiSaver Act 2006 only permits contributions to one KiwiSaver scheme at a time, but membership in the New Zealand Defence Force KiwiSaver Scheme will attract benefits that are not available through other Scheme providers.

If I join the New Zealand Defence Force KiwiSaver Scheme, what happens to the funds in my current KiwiSaver scheme?

The funds are transferred to the New Zealand Defence Force KiwiSaver Scheme as you are only permitted to have one KiwiSaver scheme account.

By applying to join the New Zealand Defence Force KiwiSaver Scheme, you are agreeing to have your funds transferred to the Scheme.

How do I arrange for my funds to be transferred to the New Zealand Defence Force KiwiSaver Scheme?

Read the Scheme's Product Disclosure Statement (PDS).

Complete the application form and send it to Mercer. Mercer will arrange for the transfer of the funds.

The Scheme's PDS is available on the www.nzdf.superfacts.co.nz website or on the NZDF HR Toolkit, or in the information kit available at all camps and bases.

CURRENT DFSS CATEGORY A MEMBERS

What has changed about the DFSS Category A (formerly the Armed Forces Superannuation Scheme from October 2015)?

The following changes have been introduced for Category A members:

- You have options on how you invest your DFSS Category A funds within the scheme.
- Your fund balances will be updated daily instead of generally fortnightly as happens now.
- You will be able to continue contributing to the DFSS Category A after you have left NZDF.
- Expansion of the rules governing withdrawal of funds for the purchase of a house, to extend to second chance purchases.

What are my options?

You can either:

- Stay contributing to DFSS Category A,
- Cease contributing to DFSS Category A and instead join New Zealand Defence Force KiwiSaver Scheme (the superannuation component of your TR will decrease and your salary will increase), or
- Contribute to both.

Advice on these options is available free from Milestone Direct Ltd.

Call **0508 MILESTONE (0508 645 378)** or email **info@milestonedirect.co.nz**.

Can I contribute to both the New Zealand Defence Force KiwiSaver Scheme and my DFSS Category A?

Yes.

As a Category A member you are currently contributing 7.6% of your base salary and CDF is contributing 17.9% of your TR.

If you also join the New Zealand Defence Force KiwiSaver Scheme you will contribute 3%, 4% or 8% on top of your current 7.6%.

There is no additional CDF contribution paid above the 17.9%, but you can elect to have that split by having at least 3% of the 17.9% CDF contribution paid to the NZDF KiwiSaver Scheme, with the remaining (14.9%) allocated to your DFSS Category A account.

Is there anything I must do in relation to my current DFSS Category A membership?

No.

At any time you may select an investment option for your funds.

Refer to the “*Choosing my investment options*” in this FAQ Booklet.

Am I able to withdraw my DFSS Category A funds before ceasing service with the Regular Force?

Generally no, however, you may withdraw your DFSS Category A funds to purchase a first (or second chance) home, or in cases of demonstrated financial hardship.

Otherwise, you may only access your DFSS Category A funds upon leaving the Regular Force.

If I stop contributing to the DFSS Category A scheme and join the New Zealand Defence Force KiwiSaver Scheme must I transfer my DFSS Category A funds to the KiwiSaver scheme?

No.

You may leave your funds in the DFSS Category A Scheme to be accessed when you leave the Regular Force.

You may elect to transfer some or all of your DFSS Category A funds to the New Zealand Defence Force KiwiSaver Scheme. Your KiwiSaver funds will be locked in until the age of eligibility for NZ Super, currently 65 years of age.

You are strongly advised to seek financial advice from an Authorised Financial Adviser by contacting Milestone Direct Ltd before you transfer your DFSS Category A funds to KiwiSaver.

How do I arrange for my funds to be transferred to the New Zealand Defence Force KiwiSaver Scheme?

- Read the Scheme's PDS.
- Complete the application form and send it to Mercer.

Mercer will then arrange for the transfer of the funds.

The Scheme's PDS is available at www.nzdf.superfacts.co.nz, on the NZDF HR Toolkit, in the information kit available at all camps and bases or, Google the Force Financial Hub.

If I cease contributing to the DFSS Category A Scheme and commence contributing to the New Zealand Defence Force KiwiSaver Scheme what happens to my DFSS insurance?

The DFSS insurance ceases. This is because you will no longer be paying a premium to cover insurance.

You will then be covered by the standard NZDF MIBP policy.

Where do I find out more about the MIBP policy?

Google the Force Financial Hub; or refer to the **NZ HR Toolkit** or Aon Gateway site www.aonwell.com

Password **MIBP**

DFSS CATEGORY B MEMBERS

What has changed about the DFSS Category B?

There are several changes for DFSS Category B members:

- You have options on how you invest your DFSS Category B funds within the scheme.
- Your fund balances are updated daily.
- You are able to continue contributing to the DFSS Category B after you have left NZDF.
- Expansion of the rules governing withdrawal of funds for the purchase of a house, to extend to second chance purchases

What are my options?

You can:

- Continue to contribute to DFSS Category B;
- Stop contributing to DFSS Category B and instead join the New Zealand Defence Force KiwiSaver Scheme; or
- Join the New Zealand Defence Force KiwiSaver Scheme and contribute to both.

Is there anything I must do?

No.

You are invited to select an investment option for your funds if you haven't already done so.

Refer to *"Choosing my investment options"* in this FAQ Booklet.

Am I able to withdraw my DFSS Category B funds before ceasing service with the NZDF?

No.

DFSS Category B is a KiwiSaver compliant scheme and therefore, you may only withdraw your DFSS Category B funds to:

- purchase a first home, or
- in cases of:
 - demonstrated financial hardship,
 - serious illness, or
 - if you are moving permanently to a country other than Australia.

Can I contribute to both the New Zealand Defence Force KiwiSaver Scheme and my DFSS Category B Scheme?

Yes.

As a Category B member you are currently contributing 3%, 4% or 8% of your salary and CDF is contributing 4% of your TR to your DFSS Category B account.

If you also join the New Zealand Defence Force KiwiSaver Scheme you will contribute 3%, 4% or 8% on top of your current contribution to DFSS Category B.

There will be no additional CDF contribution paid but the CDF contribution will continue to be paid to DFSS Category B, which is necessary to fund the DFSS Category B insurance.

If I stop contributing to the DFSS Category B scheme and join the New Zealand Defence Force KiwiSaver Scheme must I transfer my funds to the New Zealand Defence Force KiwiSaver Scheme?

No.

You may leave your funds in the DFSS Category B, or You may elect to transfer your funds to the New Zealand Defence Force KiwiSaver Scheme. Your funds will continue to be locked in until eligibility for NZ Super, currently age 65 years. If aged 65+ you must also have been a member for at least five years to access your funds.

You are strongly advised to seek financial advice from an Authorised Financial Adviser by contacting Milestone Direct Ltd before you transfer your DFSS Category B funds to KiwiSaver.

How do I arrange for my funds to be transferred to the New Zealand Defence Force KiwiSaver Scheme?

- Read the New Zealand Defence Force KiwiSaver Scheme's Product Disclosure Statement (PDS),
- Complete the application form and send it to Mercer.

Mercer will arrange for the transfer of the funds.

The Scheme's PDS is available on

www.nzdf.superfacts.co.nz or on the NZDF HR Toolkit, or in the information kit available at all camps and bases or Google Force Financial Hub.

If I cease contributing to the DFSS Category B Scheme and commence contributing to the New Zealand Defence Force KiwiSaver Scheme, what happens to my DFSS insurance?

The DFSS insurance ceases, however you will then be covered by the standard NZDF MIBP policy

Where do I find out more about the MIBP policy?

Google the Force Financial Hub; or

Refer to the NZDF HR Toolkit or Aon Gateway site

www.aonwell.com

Password **MIBP**

Will DFSS Category B insurances change in the future?

No further changes are planned.

CURRENT DFSS CATEGORY C MEMBERS

What has changed about the DFSS Category C (formerly the NZDF Civil Staff Superannuation Scheme (CSSS))?

The following changes are introduced for DFSS Category C members:

- You have options on how you invest your DFSS Category C funds within the Scheme.
- Your fund balances are updated daily.
- You are able to continue contributing to the DFSS Category C after you have left NZDF.

What are my options?

You can:

- Continue to contribute to DFSS Category C Scheme,
- Cease contributing to DFSS Category C Scheme and instead join the New Zealand Defence Force KiwiSaver Scheme, or
- Join the New Zealand Defence Force KiwiSaver Scheme and contribute to both.

Is there anything I must do?

No.

You are invited to select an investment option for your funds. Refer to “*Choosing my investment options*” in this FAQ Booklet.

Am I able to withdraw my DFSS Category C funds before departing the NZDF?

No.

You may however withdraw your DFSS Category C funds to:

- purchase a first home (including as a second chance purchase), or
- in the case of demonstrated financial hardship.

Otherwise, you may only access your DFSS Category C funds when departing the NZDF (if you are age 55 years and above) or, at age 65, if still a member of the NZDF.

Can I contribute to both the New Zealand Defence Force KiwiSaver Scheme and my DFSS Category C Scheme?

Yes.

As a DFSS Category C member you are currently contributing 3.25% or 6.5% of base salary and CDF is contributing 4.6% or 9.2%.

If you also join the New Zealand Defence Force KiwiSaver Scheme you will contribute 3%, 4% or 8% on top of your current 3.25% or 6.5%.

There will be no additional CDF contribution paid but you can elect to have that split with at least 3% of the 4.6% or 9.2% CDF contribution paid to the New Zealand Defence Force KiwiSaver Scheme and the remaining 1.6% or 6.2% (respectively) of CDF's contribution paid to your DFSS Category C Scheme account.

If I stop contributing to the DFSS Category C and join the New Zealand Defence Force KiwiSaver Scheme must I transfer my funds to the KiwiSaver scheme?

No.

You may leave your funds in the DFSS Category C to be accessed when you depart the NZDF, or you may elect to transfer your funds to the New Zealand Defence Force KiwiSaver Scheme. If you do this, your funds are locked in until the age of eligibility for NZ Super, currently age 65 years.

If you wish to transfer your DFSS Category C funds to the New Zealand Defence Force KiwiSaver Scheme complete the application form and send to Mercer.

You are strongly advised to seek financial advice from an Authorised Financial Adviser by contacting Milestone Direct Ltd before you transfer your DFSS Category C funds to KiwiSaver.

How do I arrange for my funds to be transferred to the New Zealand Defence Force KiwiSaver Scheme?

As above, you complete the application form and send it to Mercer. Mercer will arrange for the transfer of the funds.

If I cease contributing to the DFSS Category C and commence contributing to the New Zealand Defence Force KiwiSaver Scheme what happens to my DFSS insurance?

The DFSS insurance ceases.

You will then be covered by the standard NZDF MIBP policy.

Where do I find out more about the MIBP policy?

Google Force Financial Hub, or refer to the NZDF HR Toolkit or Aon Gateway site www.aonwell.com

Password **MIBP**

Will DFSS Category C insurances change in the future?

No further changes are planned.

If I am a member covered by an employment agreement that has employer super contributions (ESC) grandparented outside of TR and I elect to cease contributing to the scheme,* what happens to the grandparented portion of ESC if I decide to join the new New Zealand Defence Force KiwiSaver Scheme?

*(e.g. CAT C (5.2%), GSF or SSRSS)

There is no impact. The grandparented portion of ESC remains outside TR.

If I don't have a PIN or can't recall it, how can I find out about my fund balances or other transactions?

Contact Mercer using the following details:

- Freephone – **0800 333 787**, or
- Email – **nzdf@mercero.com**.

To verify your identity at the time of contact, you will need to provide Mercer with the following information:

If you are:

A member of the NZDF, then Mercer will need your service number, and proof of identify, or if you are not a member of the NZDF, then Mercer will need your IRD number and proof of identity*

*Proof of Identity may be in the form of:

- Date of birth
- IRD number
- Passport number
- Driver's Licence number
- Living Address
- Security question and answer

STATE SECTOR RETIREMENT SAVINGS SCHEME (SSRSS)

As a contributing member of the SSRSS, am I able to join the New Zealand Defence Force KiwiSaver Scheme and contribute to both schemes?

Yes.

As a member of SSRSS you are contributing 1.5%, 2% or 3% of your salary.

If you join the New Zealand Defence Force KiwiSaver Scheme you will be required to contribute an additional 3%, 4% or 8% of salary.

CDF's contribution is 4%, of which you may elect to have paid to either the SSRSS or New Zealand Defence Force KiwiSaver Scheme. You cannot split this contribution between the two schemes.

Am I able to cease contributing to the SSRSS and commence contributing to the New Zealand Defence Force KiwiSaver Scheme?

Yes.

You will need to contact your SSRSS provider to advise you wish to cease contributing and complete the application form for the New Zealand Defence Force KiwiSaver Scheme and send it to Mercer.

What happens to my SSRSS funds?

You may leave your funds in the SSRSS or transfer them to your New Zealand Defence Force KiwiSaver Scheme account.

You do not automatically get access to your SSRSS funds (refer to the SSRSS Handbook located on the NZDF HR Toolkit).

GSF MEMBERS

As a contributing member of the GSF Military Scheme/ GSF General Scheme, am I able to join the New Zealand Defence Force KiwiSaver Scheme and contribute to both?

Yes.

As a member of the GSF Military Scheme you are contributing 7.6% of salary (including Military Factor).

As a member of the GSF General Scheme you are contributing 6.5% of salary.

If you join the NZDF KiwiSaver scheme you will be required to contribute an additional 3%, 4% or 8% of salary.

There is no additional CDF contribution and it must be paid to the GSF.

KiwiSaver funds will continue to be locked in until eligibility for national superannuation, currently age 65 years. If aged 65+ you must also have been a member for at least five years to access your funds.

As a contributing member of the GSF Military Scheme/ GSF General Scheme, am I able to cease contributing to the GSF Scheme and commence contributing to the New Zealand Defence Force KiwiSaver Scheme?

Potentially, yes.

If considering this option you MUST discuss the implications with the GSF Administrator, Datacom on 0800 654 731 or email them with your intent at www.datacomgsf.co.nz.

You are strongly advised to seek financial advice from an Authorised Financial Adviser by contacting Milestone Direct Ltd before you transfer your GSF funds to KiwiSaver.

NATIONAL PROVIDENT FUND (NPF)

As a contributing member of the NPF am I able to join the New Zealand Defence Force KiwiSaver Scheme and contribute to both?

Yes.

If you join the New Zealand Defence Force KiwiSaver Scheme you will be required to contribute an additional 3%, 4% or 8% of salary on top of the amount you are currently paying to the NPF.

There is no additional CDF contributions paid.

You are strongly advised to seek financial advice from an Authorised Financial Adviser by contacting Milestone Direct Ltd before you transfer your NPF funds to KiwiSaver.

GLOBAL RETIREMENT FUND/INDIVIDUAL RETIREMENT PLAN MEMBERS (GRP/IRP)

As a contributing member of the GRP/IRP, am I able to join the New Zealand Defence Force KiwiSaver Scheme and contribute to that while contributing to the GRP/IRP?

Yes.

If you join the New Zealand Defence Force KiwiSaver Scheme you will be required to contribute an additional 3%, 4% or 8% of salary on top of the amount you are currently paying.

If you are employed on a Total Remuneration (TR) model and currently receiving less than 4% in employer contribution (inclusive of Employer Superannuation Contribution Tax) you will receive an additional employer contribution, to bring CDF's contribution to a combined maximum of 4% for the GRP/ IRP and New Zealand Defence Force KiwiSaver Scheme combined.

The CDF's contribution in this case will default to the current level of contribution going to GRP/IRP, with the top-up residual going to the New Zealand Defence Force KiwiSaver Scheme, or may elect to have the total 4% CDF contribution going to your New Zealand Defence Force KiwiSaver Scheme account.

NZDF FLEXISAVER SCHEME

What is the purpose of the NZDF FlexiSaver Scheme?

To encourage long term savings for goals such as:

- buying a car
- buying a first or subsequent house
- overseas trip(s)
- retraining
- buying a business upon departing NZDF
- children's education, or
- generally saving for the things you might need in the future.

Is this scheme guaranteed by the Government or CDF?

No.

However, the regulatory and legal framework for all managed investment schemes are intended to minimise risks for members.

What are the member contribution rates?

There is no set member contribution, however the minimum NZDF payroll deduction must be at least \$20 per fortnight.

You may contribute as much as you wish and can do this via internet banking, or NZDF payroll, if you are a member of NZDF.

It is your responsibility to ensure there are sufficient net pay/funds in your account every fortnight. If you set an amount via the NZDF payroll and there is insufficient net pay available to cover the entire deduction, the deduction will not occur for that fortnight, nor will it accumulate to any future fortnightly pays.

The amount you want to save may be changed up to twice per year.

You may also contribute lump sums of at least \$100 to the scheme at any time, that may be completed via internet banking only.

How do I initiate a deduction from my pay?

If contributing via NZDF payroll you must complete form MD 221, specify the amount of fortnightly contributions (a minimum of \$20 per pay) and submit to the HRSC for action.

What is the CDF (employer) contribution rate?

There is no CDF contribution to this savings scheme.

How frequently are my fund balances updated?

In real time.

What are the rules applying to accessing my funds?

You may withdraw any part or all of your NZDF FlexiSaver Scheme funds at any time for any purpose. Note the rules applying around minimum withdrawal amounts.

You will need to contact the scheme administrator (Mercer) to arrange this.

How do I find out more about using my NZDF FlexiSaver Scheme funds to purchase my first home or a new home?

You can access these details through the Force Financial site or the Mercer Superfacts site.

Where will I find details of my fund balances and other NZDF FlexiSaver Scheme transactions?

You can access these details through the Force Financial Hub or on www.nzdf.superfacts.co.nz.

Note that to access information that specifically relates to you, a PIN is required.

Your PIN will be supplied directly to you by the scheme's manager (Mercer), at the time of joining the scheme.

If I don't have a PIN or I have forgotten my PIN, how do I find out about my fund balances or other transactions?

Contact Mercer, either by:

- freephone **0800 333 787**, or
- by email them at nzdf@mercerc.com.

Note

When phoning Mercer, you will be asked to provide:

- your Service ID number (if a member of the NZDF) and proof of identity.
- Proof of identity (if not a member of the NZDF).

Fund balance information is available from Mercer.
The NZDF does not hold this information.

What happens if I die while a member of the NZDF FlexiSaver Scheme?

The funds are paid to your estate.
Please note the importance of having an up to date Will so there is no confusion about who you want your funds paid to.

CHOOSING MY INVESTMENT OPTIONS FOR THE NEW ZEALAND DEFENCE FORCE KIWISAVER SCHEME, THE NZDF FLEXISAVER SCHEME AND THE DFSS

What are my investment options in the New Zealand Defence Force KiwiSaver Scheme, NZDF FlexiSaver Scheme and the DFSS?

You have a choice of five diversified options from “conservative” to “high growth” and two single-sector options - Cash and Shares.

Check the information kit on what each of the investment options are and the Product Disclosure Statement for the product concerned.

Details will also be provided at the road show presentations.

What happens if I don't know which option to elect or don't wish to select an investment option?

If you don't select an option, you will be defaulted to the “Balanced Fund” option.

Am I able to change my investment option?

Yes, you may change your investment options at any stage.

History has shown that retirement and savings goals perform best over the long term. Accordingly members are urged to think carefully about changing their investment options too frequently, particularly in response to rapid financial market movements, either up or down, in particular investment categories.

If I wish to obtain advice on my options who do I contact?

NZDF has engaged Milestone Direct Limited (MDL) to provide professional financial advice to members of the NZDF and their families.

Refer to the information kit or the Force Financial Hub site for contact details of a MDL “Authorised Financial Adviser”.

GENERAL

If my pay goes up, for example I am promoted, do I have to tell Mercer or will the NZDF do that for me?

NZDF will do it for you.

Do I have to do anything to look after my savings accounts with Mercer? ...Maintain personal information and tax rate

Yes.

It is important that you:

- Make sure the information shown about you on the www.nzdf.superfacts.co.nz website is correct.
- Update your personal contact details if they change.
- Make sure that your designated beneficiaries list for insurance purposes is up to date and reflects your intentions, if you are a DFSS member.
- Make sure you have the correct PIR (tax rate) – this is the rate at which your investment earnings are taxed.

To make sure that you have the correct PIR rate please sign into your account at www.nzdf.superfacts.co.nz.

This document was prepared by Mercer (N.Z.) Limited the Manager of the New Zealand Defence Force Savings Schemes.
© 2017 Mercer (N.Z.) Limited.