



Yovich & Co. KiwiSaver Update

With another year slipping by, now's a great time to review your retirement plan and no matter your age or situation it's something we all have to consider; for the greater majority there's no better way to save for retirement than KiwiSaver. This is the first of our quarterly education and performance updates for KiwiSaver; we hope this will allow investors to enjoy the retirement you deserve.

Performance Update

OneAnswer KiwiSaver Scheme - Multi-Asset Class*

Fund Name	Launch Date	3mth	1yr	3yr (%pa)	5yr (%pa)	10yr (%pa)	Since Launch
Conservative Fund	Oct 2007	1.84%	6.07%	4.95%	5.82%	5.83%	5.77%
Conservative Balanced Fund	Oct 2007	2.69%	8.63%	6.24%	7.55%	6.49%	6.29%
Balanced Fund	Oct 2007	3.51%	11.30%	7.67%	9.37%	7.08%	6.76%
Balanced Growth Fund	Oct 2007	4.31%	14.07%	8.98%	11.10%	7.55%	7.10%
Growth Fund	Oct 2007	5.13%	16.88%	10.32%	12.78%	7.90%	7.32%

KiwiSaver in the News:

A recent article by the New Zealand Herald, estimated that for a comfortable retirement the minimum savings balance required is \$400,000 at age 65. With estimated investment returns this translates to \$145.68 a week from the age of 30. It's important KiwiSaver members regularly review their investments to keep on the right track to a well deserved retirement.

Read the full article here: http://www.nzherald.co.nz/personal-Finance/news/article.cfm?c_id=12&objectid=11972404

What to consider when reviewing KiwiSaver:

- Risk Profile; are you taking the right level of risk for you. Ensuring your money's working best for you?
- Fees; Do you know how much your current provider is charging?
- You're Contribution Level; what does your retirement look like, are you on track?

We're here to help:

We are here to help you meet your KiwiSaver requirements easily and effectively. If you, or anyone you may know, have any questions or need more information about financial advice, you're current KiwiSaver Scheme or would like to know more about any of our services please do not hesitate to contact us. You can visit www.yovich.co.nz or call (09) 4700 400 to speak to a financial adviser.

*Updated as at 31 December 2017 and Sourced directly from ANZ. Performance is after fees, and before tax and membership fees (if applicable).
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