

# Compound Wealth

KiwiSaver Reviews



# Award Winning KiwiSaver Advice



PROVIDER AND FUND  
RECOMMENDATION



PERFORMANCE COMPARISON



RETIREMENT PROJECTION



FEE & ASSET ALLOCATION  
COMPARISON

## We're KiwiSaver Experts and do our best work with:

### AGED 30+

Investors who are looking to maximise their returns for retirement.

### READY FOR EXPERT GUIDANCE

People who value expert help because retirement is too important.

### \$50,000+

For diligent investors with more than \$50,000 in their KiwiSaver account who are looking to unlock their retirement potential.



TRUSTED BY OVER 1,500 KIWIS

Choosing a KiwiSaver plan is a key investment decision that will have a major impact on your future. So far, our industry-leading advice has helped over 1,500 New Zealanders make smarter KiwiSaver decisions.

# Example Email

## Adam Stewart

To: Adam Stewart  
Subject: RE: Annual KiwiSaver Review

Good Morning XXXX,

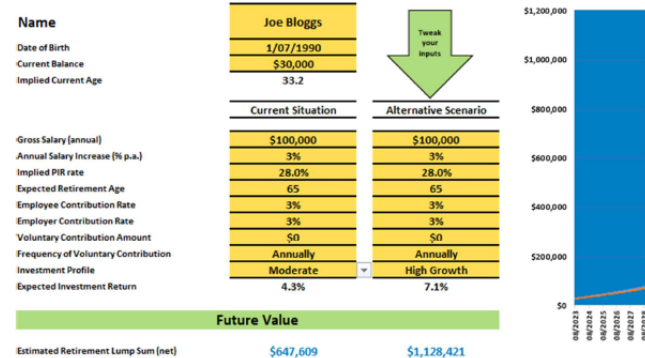
I am reaching out to offer you an annual review of your KiwiSaver investment so that it continues to remain appropriate for your circumstances and savings objectives, as well as constantly changing market conditions. If you have recently purchased a first home, or are nearing retirement and are looking to withdraw a significant lump-sum from your KiwiSaver portfolio in the near future it is very important that you review your KiwiSaver investment.

[Review my KiwiSaver](#) - This will take around 5minutes for you to complete. I can then analyse your answers and provide you with:

- A KiwiSaver fund recommendation that is most appropriate to your goals, risk profile and investment timeframe.
- A retirement projection based on your current situation. I will also include a projection that illustrates an alternative scenario if you were to contribute more \$ into your KiwiSaver.

To give you an idea of how important it is to make sure you are in the right investment fund please see the below retirement comparison we performed for a client recently. Our client had purchased his first home and had been sitting in a Moderate fund which wasn't appropriate for his new goal of retirement. We educated him about the different asset classes, their long-term expected returns and advised that he opt for a 90% Growth / 10% Income portfolio due to his long investment timeframe (age 33 - goal is retirement) and aggressive risk profile.

The result was an increase in projected earnings of over \$500,000 at retirement. This is the effect that compounding returns can have over long periods and illustrates the value that we add to clients by making sure their KiwiSaver is optimised to their personal situation.



# Example Fact Find

- <https://compoundkiwisaver.typeform.com/to/zropLkCY>

# Example SOA/Review Process

- If they want a new KiwiSaver provider then I create a whole new SOA.
- If they need to change fund e.g. Growth to Balanced then I send them through both fund fact sheets, plus a new retirement projection. Also add reasoning which could be due to timeframe or risk appetite.
- If no change then I just send them an updated retirement projection with new income/contribution inputs.

# Questions



**Adam Stewart**  
*Director and Financial  
Adviser*

*Authorised Financial Adviser  
BCom in Finance and Commercial Law*

027 331 3127

[Adam@compoundwealth.co.  
nz](mailto:Adam@compoundwealth.co.nz)