

Why choose Fidelity KiwiSaver Scheme?

Fidelity Life

Kiwi focus, Kiwi responsive

- ▶ New Zealand-managed – decisions are made in New Zealand, for New Zealanders.
- ▶ New Zealand-owned – profits stay in New Zealand, growing our economy.
- ▶ No tied agents – no advisers are employed by Fidelity Life.
- ▶ Committed to our community – supporting the Leukaemia & Blood Foundation, the Multiple Sclerosis Society and other charities.

Solid track record

- ▶ Over 36 years in the business of savings, investment and insurance.
- ▶ Over \$350 million of funds under management, on behalf of 50,000 New Zealanders (including over 30,000 KiwiSaver members).
- ▶ Currently the 5th largest life insurer in New Zealand for new business (source: ISI March 2009).
- ▶ Utilise nationally and internationally proven fund managers – we're free to choose from a wide range of managers.
- ▶ Rated A- (Excellent) by A M Best¹, the world's largest and oldest specialist insurance ratings agency.

Fidelity KiwiSaver

Stability

- ▶ Over 30,000 Kiwis already belong to the Fidelity KiwiSaver Scheme.
- ▶ Your KiwiSaver funds are 'held' by independent trustee Guardian Trust Superannuation Trustees Limited.
- ▶ Fidelity KiwiSaver Scheme is registered with the Government Actuary as a KiwiSaver superannuation scheme.
- ▶ Strict Government rules apply about how your money is administered.

Proven expertise, proven performance

- ▶ Proven investment approach and performance. In the year to 30/06/09 our KiwiSaver funds ranked²:
 - ▶ Aggressive Kiwi Fund – 7 out of 25 funds in its FundSource Research category.
 - ▶ Balanced Kiwi Fund – 1 out of 30 funds in its FundSource Research category.
 - ▶ Conservative Kiwi Fund – 19 out of 22 funds in its FundSource Research category.
 - ▶ Growth Kiwi Fund – 6 out of 25 funds in its FundSource Research category.
 - ▶ Options Kiwi Fund³ – 1 out of 3 funds in its FundSource Research category.

Extra Fidelity KiwiSaver Scheme benefits and choice

- ▶ Free \$10,000 'death by accident' top-up cover (\$2,000 if aged under 10) for contributing members, provides additional protection for you and your family if the balance of your Fidelity KiwiSaver account is less than \$10,000 (or \$2,000). Conditions apply, please see the Fidelity KiwiSaver Scheme Investment Statement for details.
- ▶ Seven investment funds available: choose up to four funds to invest in and spread your investment.
- ▶ Accessibility – online secure web access to your KiwiSaver member account.

¹ The A.M. Best financial strength rating relates to Fidelity Life's insurance and investment business, not the Fidelity KiwiSaver Scheme or the Fidelity Capital Guaranteed Bond.

² The ranking relates only to the funds included by FundSource in its KiwiSaver performance data. Not all KiwiSaver funds are included in the FundSource data. Past performance is not necessarily indicative of future performance. All funds are subject to volatility.

³ The Options Kiwi Fund has a high risk profile and is subject to volatility. The Options Kiwi Fund uses leverage and derivatives (options contracts) that could generate and enhance any returns or losses. As with all of the Fidelity KiwiSaver Scheme funds, please consult your financial adviser on what proportion of your retirement savings should be in the Options Kiwi Fund.

Guardian Trust Superannuation Trustees Limited is the Issuer of the Fidelity KiwiSaver Scheme and Fidelity Life Assurance Company Limited ("Fidelity Life") is the Administration and Investment Manager and Distributor. Units in the Fidelity KiwiSaver Scheme do not represent deposits or other liabilities of Fidelity Life or the Issuer. Units in the Fidelity KiwiSaver Scheme are subject to investment risk, including delays in repayment and loss of income and principal invested. No member of Fidelity Life, Guardian Trust Superannuation Trustees Limited, its parent and their respective directors or any other person guarantees or secures (either partially or fully) Fidelity Life and its subsidiaries or the capital value or performance of any products issued or managed by them other than as specifically provided in the guarantee given by Fidelity Life in favour of the Issuer.