

Ngā Takoha Kaitukumahi

I roto i te Tātari Moni 2007, i kī te kāwanatanga hei te 1 o Paengawhāwhā 2008 ka tīmata i tō kaitukumahi te takoha ki te kaupapa Kiwisaver te rite o ō moni takoha (i te whakaturetanga.)

Kei www.kiwisaver.govt.nz ētahi atu pārongo mō te KiwiSaver me ngā pānuitanga o Te Tātari Moni.

Te Tohutohu Tūwehe

E homai ana e te Retirement Commission ētahi pārongo tūwehe, he mea kore utu, mō ngā take moni, tae atu ki te kaupapa KiwiSaver. Hei āwhina kia āhei koe te whakatau mehemea e tika ana mōu te KiwiSaver, haere ki www.sorted.org.nz

Waea ā-Reo o te KiwiSaver

Nā te Waea ā-Reo e āhei ana mātou te kōrero ki ngā kiritaki ki tō rātou ake reo, kāhore ia ki te reo Ingarihi.

Waea noa mai **0800 549 472**, ā, ka tikina e mātou tētahi kaiwhakamāori hei āwhina.

www.kiwisaver.govt.nz
0800 KIWISAVER (0800 549 472)

New Zealand Government

All details correct at time of printing, June 2007.

He Kupu Whakataki mō te KiwiSaver



Kei tēnei puka whakamārama he whakarāpopoto mō te KiwiSaver. He pai tonu kia haere ki www.kiwisaver.govt.nz mō ētahi atu pārongo.

He aha oti te KiwiSaver?

Ko te KiwiSaver ko tētahi kōkiri penapena ā-mahi, he mea tūao noa, e ngāwari ake ai tāu kaha penapena mō āmua.

E whakangāwari ana a KiwiSaver i te penapena i te mea ka whakaputua ki te kaupapa KiwiSaver he wāhi o tō utu ā-wiki, ā-rua wiki, ā-marama rānei.

Ia rā utu ka takoha atu koe te rahi 4% o tō utu tapeke. Tēnā rānei e whiriwhiri koe i te rahi nui ake o te 8%.

Ka whakangaohia ō moni ki te kaupapa penapena KiwiSaver. Ka taea e koe ō penapena ina rite koe mō te Penihana o Aotearoa (te tau 65 ināianei) i muri rānei i ngā tau mematangā e rima, arā, te tōmuri o ēnei.

Ngā painga o te mematangā KiwiSaver

Mā te KiwiSaver ka uru koe ki te 'tikanga penapena', ka āwhina kia takatū hoki koe mō āmua. Hei āwhina kia penapena koe, ka hoatu e te kāwanatanga he pūtea tīmata o te \$1,000, he tukunga tāke mematangā ko te \$1,042.86 te mōrahi ka taea i te tau, me tētahi moni tāpiri auau o te \$40 ia tau hei āwhina mō ngā utu ka utua e tō kaiwhakarato kaupapa.

Ia takoha koe ki te KiwiSaver mō te toru tau ka taea pea e koe te unu i āu moni penapena (hāunga te \$1,000 a te kāwanatanga, te tukunga tāke mematangā rānei) hei hoko i tō kāinga tuatahi. Ki te tika anō koe, tērā koe e āhei pea te whiwhi ki te moni tāpui mō te whare tuatahi ka utua e te Kaporeihana Whare o Aotearoa.

Haere ki www.hnzc.govt.nz mō ētahi pārongo anō mō ngā whakaritenga arotau. I muri i ngā marama 12, kei a koe te mana whiriwhiri kia whakamutua te penapena mā te tango 'hararei takoha' o te toru marama ki te rima tau rā anō. Kāore he mutunga o ngā 'hararei takoha' ka taea e koe.

He aha oti he kaiwhakarato kaupapa?

Ko ngā kaiwhakarato kaupapa ko ngā whakahaere pūtea ka toro i ngā kaupapa KiwiSaver kua rēhitatia.

Arā noa te whānuitanga o ngā kaupapa hei whiriwhiri māu. Ka toroa e ēnei kaupapa ngā momo whakangao rerekē, mai o te mea tūpatō tae atu ki ngā pūtea mōrearea nui ake.

Ka whiwhi whakarāpopoto ā-tau koe i tōu kaiwhakarato kaupapa e whakaatu ana he pēhea te haere o ō penapena.

Ko wai mā ka āhei te whakauru ki te KiwiSaver

Ka taea e koe te whakauru ki te KiwiSaver ki te mea he kirirarau koe nō Aotearoa, kua whaimanatia rānei ki te noho pūmau ki Aotearoa. Otirā hei raro tonu tōu pakeke i te pakeke mō te penihana o Aotearoa.

Te whakauru ki te KiwiSaver

Ki te mea e māraurau ana koe, ka whakaurua aunoatia ai ina tīmata koe ki tētahi mahi hou, engari ia he kaupapa penapena rerekē tā tō kaitukumahi, otirā he mea kua whakaaetia.

Ki te whakaurua aunoatia koe, e waru wiki tāu hei whakatau ki te noho hei mema KiwiSaver rānei, ki te puta rānei.

Ka taea te whiriwhiri ki te whakauru ina mahi ana koe. Pātaitia tōu kaitukumahi mō tētahi kete pārongo, ka whakakī i te puka whakakī kei te kete. Tērā anō rānei, mehemea e mōhio ana koe ko tēhea te kaupapa KiwiSaver e pīrangī ana koe te uru ki roto, me whakapā hāngai tonu ki te kaiwhakarato.

Mēnā he tākuhu koe, māu tonu e whiriwhiri tētahi kaupapa, ka whakapā hāngai ki te kaiwhakarato. Mā kōrua ko tō kaiwhakarato e whakatau te nui hei takoha māu.

Mēnā kāore koe i te mahi, i te whiwhi takuhe, i raro i te tau 18 rānei, tērā koe e āhei te uru ki te kaupapa KiwiSaver. Hei mea i tēnei, whiriwhiria he kaiwhakarato kaupapa, ka whakapā hāngai atu.