

No te rave'anga i teia, e iki koe i taau putuputu'anga parani akanoonoo akaputu taau i anoano i te piri ki roto, ka tuku tika atu ei i taau pati'anga kia ratou.

Te Tuanga a te au Ona Angaanga

I roto i te Akapapa'anga Moni a te kavamani (Budget) no te mataiti 2007, kua tamanako te kavamani e, a te ra 1 o Tiurai 2008, ka akamata te ona e angaanga ra koe nana, i te kapiti atu i tana tuanga kia aiteite ki taau e tuku ana ki roto i taau pangaka moni i ko i te KiwiSaver, (na te ture ra teia e akapapu me ka akamana'ia ake).

Ka rauka ia koe i te kite i tetai au tuatua akaou no te Kiwi Saver, e te Akapapa'anga Moni a te kavamani (Budget) me akara koe ki runga i te www.kiwisaver.govt.nz

Tuatua Tauturu Takake

E tauturu ana te Komitini o te Aronga i Akangaroi i te Angaanga (Retirement Commission) i te oronga tuatua tauturu takake ma te kore koe e tutaki i te reira, no te au tuatua o te moni e pera katoa no te KiwiSaver. Ei tauturu i te akapapu kia koe e, me kua tau te KiwiSaver noou, atoro'ia atu te www.sorted.org.nz

Te Taura Reo Kekē (Language Line) a te KiwiSaver

Ka tuatua matou na runga i te Taura Reo Kekē (Language Line) ki te aronga pangaka moni, mei te mea e, kare e ko te reo Papa'a to ratou reo mua, me kare ra, kare e ko ta ratou reo te reira e ta'angaanga ana.

E taniuniu ua mai koe i te numero **0800 549 472**, na matou e kimi atu i tetai tangata uri reo ei tauturu i ta tatou ka tuatua.

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

[New Zealand Government](http://www.NewZealandGovernment.govt.nz)

All details correct at time of printing, June 2007.

Tuatua Akakitekite no te KiwiSaver (MoniKiwiAkaputu)



Te akataka poto atu nei teia pepa akakitekite tuatua kia koe i te tuatua o te KiwiSaver. E mea puapinga kia atoro atu koe i te www.kiwisaver.govt.nz, kia kite koe i tetai au tuatua akaou mai no teia.

Eaa ra te KiwiSaver?

E putuputu'anga tauturu te KiwiSaver no te akakoro'anga o te akaputu moni angaanga, ei ravenga mama mai noou i te akaputu i taau moni angaanga no te au tuatua ki mua.

E mama te ravenga akaputu a te KiwiSaver no te mea, ka tuku tika'ia atu taau moni mei roto mai i taau moni angaanga e koi ana i te au epetoma, te au rua epetoma, me käre ra, i te au marama tātakitai, ki roto i te parani a te KiwiSaver tei akanoo'ia.

I te au ra koi moni angaanga tātakitai, ka tuku koe e 4% o te katoatoa'anga o taau moni angaanga no teia akaputu'anga. Me kare ra, ka rauka ia koe i te akakake atu ki runga i te 8%.

Ka tuku'ia taau moni ki roto i te pute akaputu a te KiwiSaver. Ka rauka ia koe teia moni akaputu i te koi mai, me tae koe ki te turanga no te koi i te Moni a te Aronga Pakari o Nū Tirēni (New Zealand Super [me 65 koe]), me käre ra, me tae koe ki te rima mataiti i te riro anga ei mema no teia pupu akaputu, tei runga ua ra e, ko teea te mea openga i teia nga turanga e rua te ka tupu.

Te au puapinga te ka rauka mai me riro koe ei mema no te KiwiSaver

Ka riro te KiwiSaver i te akamataua ia koe i te "peu akaputupu" (savings habit), ma te teatea-mamao katoa ia koe no toou au ra ki mua. Ei tauturu ia koe i te akaputu, ka oronga atu te kavamani e \$1,000.00 ei tuanga tu'e-akamata naau i te akaputu, e pera katoa i tetai moni tauturu tutaki tero na te au mema tātakitai, te ka taena ki te \$1,042.86 i te mataiti okotai, ma te kapiti katoa ia atu tetai \$40.00 akaou mai i te mataiti, ei tauturu i te tutaki i te moni tiāti a toou putuputu'anga te ka parani akanoonoo i teia akaputu'anga (scheme provider).

Me pou te toru mataiti ia koe i te akaputu'anga ki roto i te KiwiSaver, tei ia koe te iki e, me kā koi koe i taau moni i akaputu (eiaa ra te nga tuanga ta te kavamani i oronga atu o te \$1,000.00, e te moni tauturu tutaki tero a te au mema tātakitai), ei tauturu ia koe no te oko'anga i toou ngutuare mua. Mei te mea e ka tau toou turanga, penei ka oronga katoa ia mai kia koe, te moni tauturu no te tapao ngutuare mua (first home deposit subsidy) te ka tutaki te Kopapa o te Kavamani no Tona Au Ngutuare (Housing New Zealand Corporation). Akara'ia atu te www.hnzc.govt.nz no tetai au tuatua akakitekite akaou mai te ka akamarama atu i te turanga tau e rauka mai ei teia moni tauturu.

Me pou te 12 marama, tei ia koe i te iki e, me ka akangaroi koe i te akaputu moni no tetai tuatua poto, mei te toru marama ki te rima mataiti, na roto i te apai'anga koe i tetai "tuatua orote o te akaputu moni". Kare i akakotinga'ia te maata o te "tuatua orote o te akaputu moni" taau ka rauka i te rave.

Eaa ra te putuputu'anga parani akanoonoo no te akaputu (scheme provider)?

Ko te au putuputu'anga parani akanoonoo no te akaputu (scheme providers), koia oki, ko te au putuputu'anga moni te ka oronga atu i te au akanoonoo'anga a te KiwiSaver tei oti i te retita'ia.

E maata te au tu akanoonoo'anga taau ka rauka i te iki no te piri ki roto. E maata te au tu akapuapinga'anga moni kia maata atu (investment) ta teia au putuputu'anga akanoonoo e rave ana, mei te au ravenga aere maru ua (conservative) – kare e maata te manamanata ka tupu e ka meangiti te moni tere te ka rauka mai – ki te au ravenga turanga teitei ma te ekoko ra o te moni, e, penei ra, ka maata atu te moni tere ka rauka mai.

Ka tuku atu te putuputu'anga parani akanoonoo akaputu (scheme provider) i tetai akataka'anga i te turanga o taau moni e akapuapinga ra ratou kia maata atu (investment), i te au mataiti tātakitai.

Koai te ka rauka i te piri ki roto i te KiwiSaver?

Ka rauka ia koe i te piri ki roto i te KiwiSaver mei te mea e, e tangata tinamou koe no Nū Tirēni nei, me käre ra, e tika'anga toou i te noo ki Nū Tirēni nei no tetai tuatua pāpūkore. E pera katoa e, tei raro ake toou mataiti i te uki no te koi i te Moni a te Aronga Pakari o Nū Tirēni (NZ Super age).

Ka akapeea koe i te piri'anga ki roto i te KiwiSaver

Mei te mea e kua tau toou turanga, ka retita tika pera ua'ia (automatic) toou ingoa me akamata koe i taau angaanga ou, mari ua, mei te mea e, e akaputu'anga moni takake ta toou pu i oti i te akamana'ia.

Mei te mea e, ka retita tika pera ua'ia koe, e varu oou marama i te kimi manako e, me ka noo tinamou koe ei mema no te KiwiSaver, me ka akaruke koe.

Mei te mea e kua akamata takere koe i te angaanga, ka rauka ia koe i te iki kia piri koe ki roto. E ui koe ki toou pu angaanga no tetai kou pepa akakitekite tuatua no teia, ka akaki ei koe i te pepa akaki i roto i te kou pepa. Ko tetai ravenga ke mai, mei te mea e kua kite koe i te tu o te putuputu'anga parani akanoonoo akaputu (scheme provider) a tetai KiwiSaver te ka anoano koe i te piri ki roto, e aravei tika atu koe i te reira putuputu'anga.

Mei te mea e, e angaanga ana koe naau uaorai, naau rai e iki i taau putuputu'anga parani akanoonoo akaputu, ma te tuku tika atu i taau pati'anga ki reira. Naau, e te reira putuputu'anga, e akatinamou i te maata o te tuanga moni taau ka akamata i te akaputu.

Mei te mea e, kare koe e angaanga ana, kare koe e koi moni tauturu (benefit) ana, me käre ra, tei raro ake toou mataiti i te 18, penei ka rauka rai ia koe i te piri atu ki roto i te KiwiSaver.