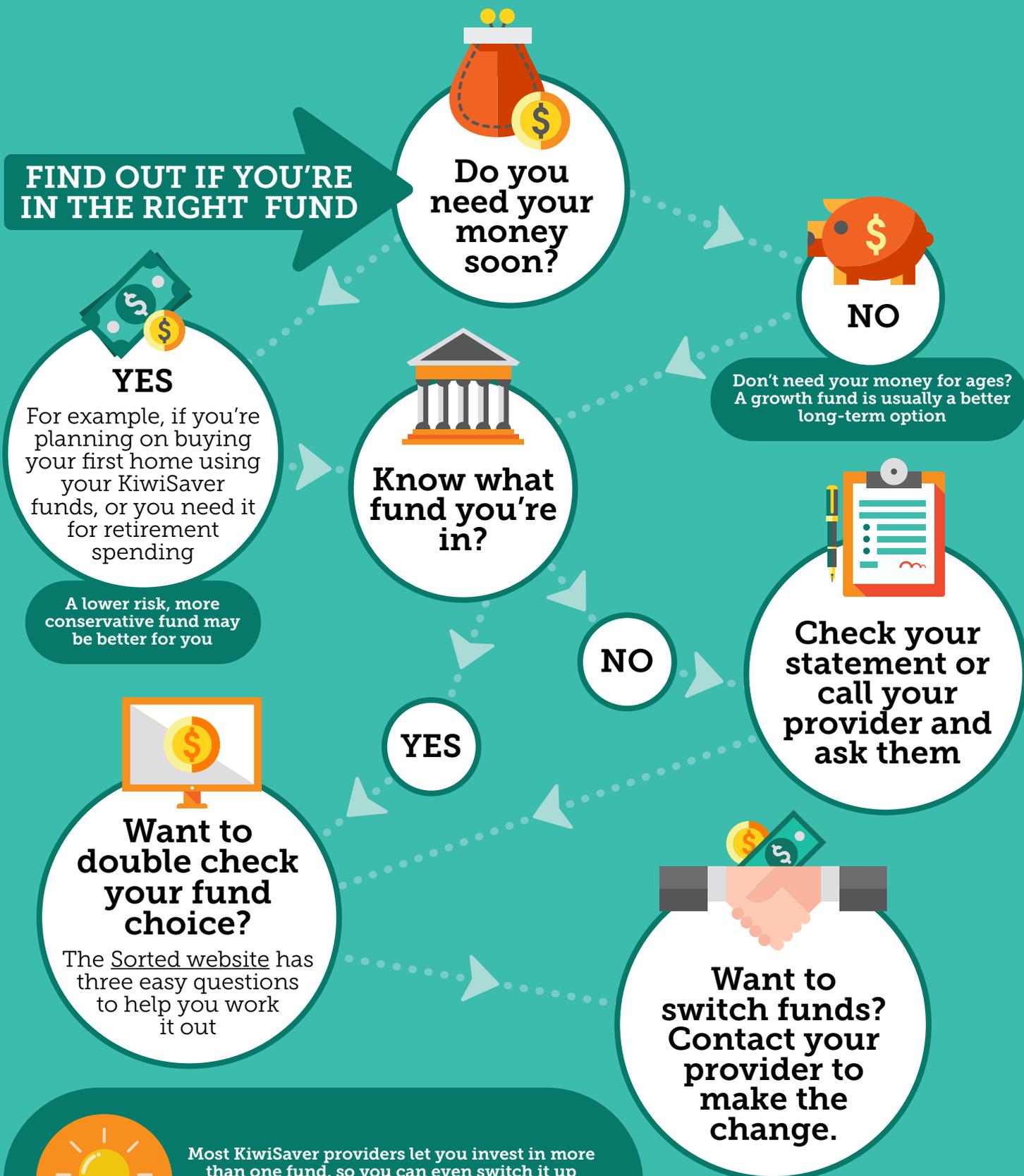


## WHAT'S YOUR KIWISAVER FLOW?



Most KiwiSaver providers let you invest in more than one fund, so you can even switch it up

**Here's what you need to know**

**SAVE MORE, IF YOU CAN**



**Can you afford to save more?**

Saving a little bit more now could mean a LOT more at retirement. Upping your contribution may only mean a few dollars a week



**NO**

Take a look at this calculator to see the difference increasing your contributions could make to your future balance



**YES**  
I could afford to increase my contributions a bit

**Are you on a wage or salary?**



**There's no way I can afford to increase my contributions right now**

**STILL NO**



**NO**

If you're self employed or not working, increase contributions by contacting your KiwiSaver provider



**YES**

Increase your contributions by contacting your employer in writing or completing a [KiwiSaver deduction form](#)



**Consider setting a reminder to check again in 12 months – your situation may have changed.**



**Does your income vary?**  
Consider one-off payments or regular automated payments to your provider instead

**LOSE THE FEES**

**Check  
your  
fees**

KiwiSaver fees vary from around 0.4% to over 2.5%. The dollar amount depends on your balance. It doesn't sound like much but it can make a BIG difference to your savings over 20 or 30 years



**NO**

Talk to your provider. Ask them why they charge the fees they do. Some providers offer extra services or manage money in a way that costs more

**I know  
what fees  
I'm paying**

**YES**

**I  
understand  
my fees,  
and they  
look ok**

**NO**

Check your annual statement to find out, or call your provider

**Check out the  
Sorted Smart  
Investor tool  
to find out  
what other  
providers are  
charging**

**YES**



**Not  
happy?**

If you don't think you're getting good value for money, you can switch KiwiSaver providers. Contact the new provider and they'll help you switch. Often you can do this online

**You're  
good  
to go!**

**Want to know what your fees  
will cost?**

Ask your provider what your fees will cost in dollar terms until age 65. Then compare it on the Sorted KiwiSaver fees calculator