



Russell Investments on responsible investment

As you know, we've introduced a section on our website aimed at encouraging discussion around responsible investment and highlighting the steps UniSaver is taking as a responsible investor. This month, we've posted a Q&A with Noah Schiltknecht, Director of NZ Institutional at Russell Investments, our investment manager. Noah looks at the trends and challenges associated with responsible investing and explains how Russell Investments incorporates responsible investing into its processes and practices.

Read the full [article](#).

Long-expected volatility hits share prices

The big story in the last quarter of 2018 was the significant fall in share prices in November and December. You can read more about this in Russell Investments' latest quarterly report. You may be wondering what it means for your own investment choice. Remember, past returns aren't a good indicator of future returns. For example, if you had withdrawn your money at the low point on Christmas Eve, you would have missed out on the upswing that occurred in January and through February to date that has seen US shares gain over 15% from that point. You can expect returns from growth assets like shares to be volatile – and you need time to ride out the highs and lows. The question to ask is when will you need to use your savings and whether your current strategy is appropriate given that time horizon. Our risk profiler is a good place to start if you're not sure which investment option is right for you, or speak with an authorised financial advisor. Another idea is to choose UniSteps where your investment mix changes automatically as you get older.

Read Russell Investments' latest [quarterly report](#). | Check out our [risk profiler](#). | Read about [UniSteps](#).

Tracking investment performance

There is a range of information on our website to help you track investment performance. The latest returns are published on the website each month (usually about the 20th of the month following). Look for the 'Latest returns' link on the home page. Other items are updated quarterly. These include:

- performance against the objectives we set for each investment option – [view here](#)
- a graph comparing the performance of our investment options against the average for KiwiSaver funds with a similar investment mix – [view here](#)
- an update from our investment manager (see previous story).

Improving security of your online account

We've added a new security feature to the secure part of the scheme website, known as multi-factor authentication (MFA). MFA combines your username and password/PIN with an additional security factor – usually a temporary numeric code sent to you – to confirm your identity and keep your information secure. You're probably familiar with this feature from your bank or social media websites and apps.

When you sign in to your account, you'll be asked to add an extra level of protection to confirm your identity to access your personal account. You'll only need to do this occasionally, such as when you sign in to your account from another device.

Choose your own password/PIN

Although MFA will provide an additional layer of security, choosing a strong password/PIN and keeping it safe is still very important. We recommend using strong, unique passwords/PINs for your online accounts. You can now set your password/PIN using your own combination of letters and numbers. To do this, sign in to your account and update your password/PIN under 'Your details'.

Look out for your annual statement in late March

We will email a special edition of this newsletter to you in late March to let you know when your annual account statement is available to view online. Again this year, the statement will include an estimate of the income in retirement you can expect New Zealand Superannuation plus your savings in UniSaver to provide. It will also include links to the annual report and fund updates for each investment option.

Let us know if your email address changes

We've sent this e-newsletter to the email address we hold for you. Let us know if you'd prefer us to use another email address or if your email address changes at any time.

Sign in to your account to [change your email address](#).

Got a
question?

Visit our website unisaver.co.nz
or call our helpline team on 0800 864 724
The helpline hours are 9am to 7pm,
Monday to Friday (except public holidays).

**UNISAVER**
NEW ZEALAND