



Plan for your retirement income with our new online tool

In last year's member survey, many of you told us you would like more help with retirement planning. One initiative has been to launch a seminar series (see below). Another is the launch of the Personal Retirement Planner – an online tool specially adapted for UniSaver members. Access the planner by signing in to your account and selecting the link on the 'Your super' page. The planner pre-populates with your account information. It shows where you are now and estimates your retirement income. Use it to make a quick calculation as to whether your savings are on track or settle down for some detailed retirement income planning. Play around with different scenarios. What happens if you make additional voluntary contributions? What if you change your investment strategy? The planner can accommodate the different paths people take. You can include your partner's finances, other savings you may have and any career breaks you may be planning. The planner includes a tutorial to get you started.

Sign in to your account to launch the [Personal Retirement Planner](#)

**mary
holm**
NEW ZEALAND'S
MOST TRUSTED
MONEY EXPERT

**rich
enough?**
A LAID-BACK
GUIDE FOR
EVERY KIWI

Vive la différence

This is the second of a series of extracts we'll be publishing from Mary Holm's bestselling book on saving and investment, *Rich Enough?* Mary is the author of six books on personal finance. She is a Qantas Media Award-winning columnist known for her personal finance column in the *Weekend Herald* and regular appearances on National Radio and is a director of Financial Services Complaints Limited (FSCL) and a former director of the Financial Markets Authority. In this extract, Mary looks at the role gender plays in investment decision making.

Read about [how men and women invest](#)

Free seminars with Mary Holm

UniSaver is sponsoring a series of lectures by Mary Holm at Victoria University of Wellington (October) and University of Auckland (November). We hope to roll these sessions out throughout the country next year. There are three seminars in the series:

Why wouldn't you? Don't miss out on UniSaver! – for staff who are not members.

Getting the best out of UniSaver

– for UniSaver members.

When I'm 65: Heading towards retirement

– for all staff, including former staff who are retained members.

This is an evening session and you're welcome to bring your partner.

See our website for details, including dates, times and venues.

Find out about [seminars with Mary Holm](#)

Tracking unit prices on the website

On the website, you can now check unit prices for each fund at the end of the last business day. There's also a tool you can use to compare current and historical unit prices. Taxes, investment management fees and expenses are reflected in the unit price. We also report percentage returns based on changes in the unit price, which gives you another way to track performance. These are updated about a week after the end of each month. Look for the 'Latest returns' link on the home page.

Software issue requires unit price correction for the Cash option

An issue with the software used to calculate unit prices has required a minor adjustment to the Cash option unit price. The issue, relating to the calculation of investment income tax provisions, required a correction to the Cash option unit price for 21 August and only affected the Cash option. To ensure no members have been disadvantaged, additional units (ranging from a few cents to a few dollars) have been allocated to the account positions of those Cash option members who purchased units in the Cash option between 1 July 2019 and the date of the correction to the unit price. This will show as a separate line on your annual account statement. All costs relating to the correction and restoration of members' account positions have been met by the scheme's administration manager. Additional steps have also been introduced to mitigate the need for future corrections of this nature.

For more information, contact [Mercer](#)

Benefit payments over the holidays

The last payment date for benefits for 2019 will be Friday 20 December. You need to factor this in if you are planning to withdraw money over the holidays. This applies to all benefits including first-home benefits, leaving service payments and withdrawals from retained member accounts. If you've set up a regular payment from your retained account, this will be processed as usual. For a pre-Christmas payment, Mercer needs to receive the completed form from you (or HR/payroll representative in the case of leaving service payments) by **Friday 13 December**. Investment changes will be applied using the unit price on the date the change was requested. The helpline (0800 864 724) will operate as usual over the holiday period. The helpline hours are 9am to 7pm, Monday to Friday (except public holidays).

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