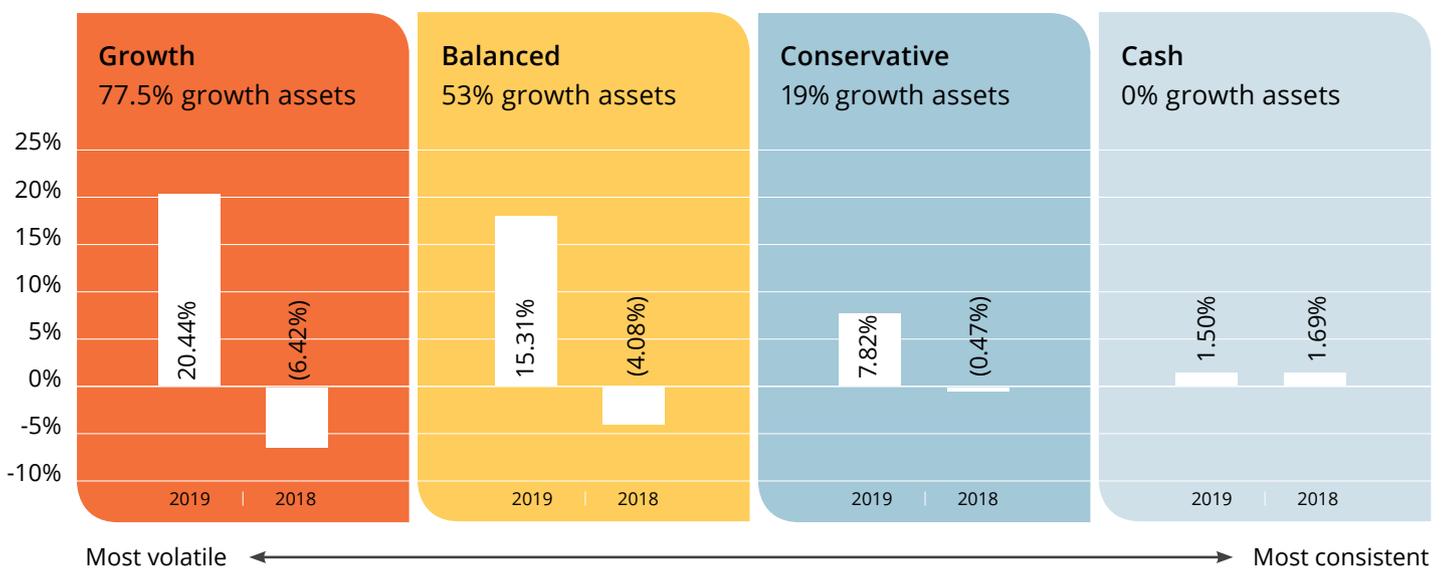


## 2019 investment returns rebound strongly

This time last year, we wrote that past returns should not be taken as an indicator of future returns. This advice followed a year that saw most members receive negative earnings on their investments. Happily, returns for the latest scheme year help illustrate this point in a positive way. As an example of this, the Growth investment option returned over 20% for the year to 31 December 2019 (see graphs below). A significant fall in share prices in November and December 2018 dragged returns for the calendar year as a whole into negative territory. However, an equally significant upswing in the first two months of 2019 recouped these losses, and continued strong markets in the latter half of 2019 set Growth on a path towards achieving its highest annual return since the fund was established in 2004.

### 2018 versus 2019 returns 12-month periods ended 31 December (after tax and expenses)

This graph compares returns from the last two scheme years. As you would expect, the higher the proportion of growth assets like shares, the more volatile the returns.



Choosing a long-term investment strategy based on what happened last month or last year is not a sound approach. Morningstar, an independent company that monitors fund performance, advises that understanding your risk profile and the mix of growth and income assets is critical. 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 adviser. Another idea is to choose our UniSteps investment option in which your investment asset mix changes automatically as you get older.

Read more about performance in Russell Investments' [annual investment review](#).

Check out our [Risk Profiler](#).

Read about [UniSteps](#).

## Your account statement is available to view online

Your annual account statement for the year ended 31 December 2019 is available for you to view on our website. This document sets out your account balances, contributions made and allocated return. We've also included an estimate of your income in retirement to help you work out if your savings are on track to meet your expectations. Our Personal Retirement Planner is a great place to start if you want to do some more-detailed retirement income planning (see below).

### How to view your statement

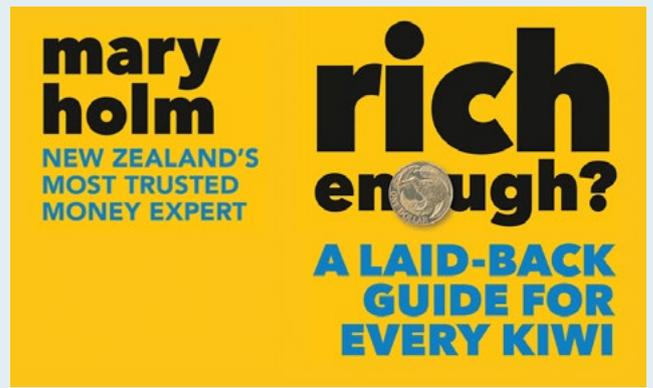
Sign in to [your account](#) using your member number and PIN/password. Your member number is at the top of this newsletter. Choose 'Your super amount' under the 'Your super' tab. You'll see your member statements listed on the right-hand side of the screen. You can reset your PIN/password online if you've forgotten it or by contacting the helpline.

## Annual report, fund updates and financial statements

The 2019 annual report, fund updates and financial statements will be prepared by the end of March. We will email you when they are available to view.

## The emergency fund

This is the third of a series of extracts 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 RNZ National 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 emergency fund – putting money away for a rainy day.



Read about [the emergency fund](#)

## Have you tried our new retirement income planner?

A reminder to take a look at our 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

## Proof of bank details required for benefit payments

We can only pay benefits into an account in your name. This means we cannot pay benefits into family trust accounts, business accounts or accounts in someone else's name. That's why we need to ask for supporting evidence of your bank account details when you make a withdrawal, and it also helps prevent a slip-up in transcribing your account number. The evidence needs to show the name the account is in and the bank account number. The simplest way is to take a screenshot from your internet banking or a photocopy of the top of a bank statement or ask your bank to print and sign a verification of account slip. Once Mercer has this information on file, you won't need to provide it again unless you change your account. This extra step is designed to help protect members against fraud. It's also required by our auditor.

Got a question?

Visit our website [unisaver.co.nz](https://www.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).

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