



The Law Retirement KiwiSaver Scheme Monthly Factsheet

December as at 30th November 2011

As 2011 draws to a close, Asset Class returns unfolded almost inversely to that expected. Despite their issuer's problems, Government Bonds proved the biggest gainers, followed by Corporate and Junk Bonds.

Commodity prices generally fell, as did shares across Emerging Markets.

The latter two months – October and November - showed some recovery, signaling the worst may be passed, except for Europe. Looking forward, the Funds are well positioned for growth. In 2012 it is possible Bonds could be the painful Asset Class with Growth Assets essential for decent returns.

Overview and Update

- Economically, Europe is a basket case. Fortunately USA is expanding moderately and China is achieving a soft landing.
- Commodity prices are cheaper but fundamental demand is supported by Emerging Markets.
- Sub-Saharan Africa is becoming a high-growth region.

Balanced Fund As At 30 November 2011:

Unit Price: 1.03862

Dynamic Fund As At 30 November 2011:

Unit Price: 1.00075

KiwiSaver Highlights:

- Minimum contribution 2% gross salary – **to change to 3% from 1st April 2013.**
 - Employer contributions 2% - **to change to 3% from 1st April 2013.**
 - Tax credit each year up to \$521
 - \$1,000 Kick start – **remains unchanged.**
 - First home buyers housing subsidy.
 - Self employed persons are eligible to invest in KiwiSaver.

[Simply Apply or Transfer online today!](#)

Manager Profile

The Trustee of the Law Retirement Plans and Law Retirement KiwiSaver Scheme has appointed *Diversified* Wealth Management Limited (DWML) to manage the investments. *Diversified*, an experienced group has been offering investment advice to Advisors, Individuals, Trustees and Charities for over 16 years. *Diversified* is well-known for leading and proprietary investment strategies, capably managing market volatility for 17 years.

Important Notes

This information is intended to provide a general profile only and is believed to be accurate as at the date of issue unless otherwise stated. *Legal & Professional Services Ltd* does not accept liability for any loss, damage, cost or expense that may arise from any reliance on this information. In addition to reading the Investment statement, we recommend that you obtain professional advice on your individual requirements before making any investment decision. Past performance is not necessarily indicative of future performance.

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The Law Retirement KiwiSaver Scheme

KiwiSaver Overview

KiwiSaver is a voluntary, work-based savings initiative to help you with your long-term saving for retirement. It is designed to be hassle-free so it is easy to maintain a regular savings pattern. There are a range of membership benefits to encourage you to save. They include a \$1,000 kick-start, regular contributions from your employer and an annual member tax credit paid by the Government. Some people may also be eligible for help with the deposit on their first home.



"Like" The Law Retirement KiwiSaver Scheme on Facebook:

<http://www.facebook.com/home.php#!/pages/Law-Retirement-KiwiSaver-Scheme/164862786885762>

Start saving in the Law Retirement KiwiSaver Scheme

- For many people, KiwiSaver will be work-based. This means your Law Retirement KiwiSaver Scheme contributions will come straight out of your pay. If you choose to join, contributions are deducted from your pay at the rate of 2%, 4% or 8% and invested for you in the KiwiSaver scheme.
- If you're self-employed or not working, you agree with the Law Retirement KiwiSaver Scheme how much you want to contribute, and make payments directly to them. The annual member Tax Credit applies.

Applications/Transfers

- You can apply/transfer online today via The Law Retirement KiwiSaver website: www.lawretirement.co.nz
- The Law Retirement KiwiSaver Investment Statement can also be downloaded from: www.lawretirement.co.nz
- Alternatively email: jess@diversified.co.nz for a copy of the Investment Statement.

For more information and a copy of The Law Retirement KiwiSaver Scheme Investment Statement please visit: www.lawretirement.co.nz