



## The Law Retirement KiwiSaver Scheme Monthly Factsheet

January 2012 as at 31<sup>st</sup> December 2011

2011 was a dreadful year, but at least the most recent Quarter is positive. We are hopeful October 2011 marked the market lows.

Growth markets rebounded in November, but with local gains undone by NZ\$ appreciation during December. Generally we are hopeful the highly emotive markets of 2011 are receding.

Fundamentals are reasserting, and are mildly positive.

### Overview and Update

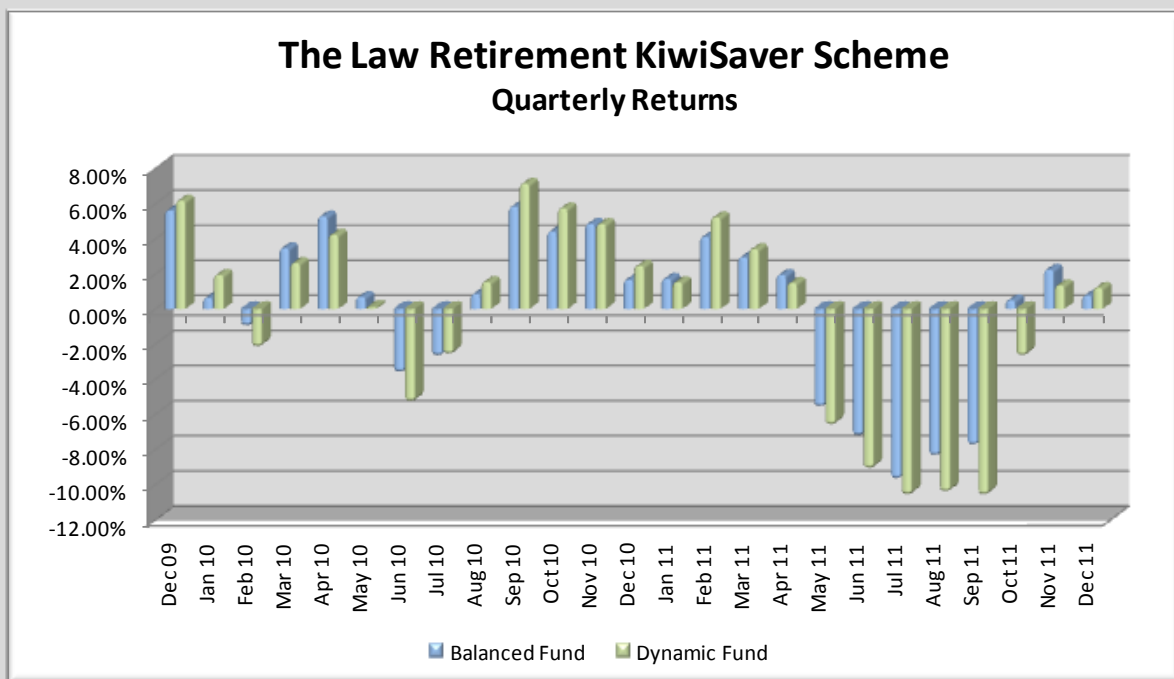
- The USA did not enter a “double dip” and is expanding moderately.
- China has avoided a “hard landing” and its economy is re-accelerating.
- Fundamental demand should support commodity prices.

#### Balanced Fund As At 31<sup>st</sup> December 2011:

Unit Price: 1.00756

#### Dynamic Fund As At 31<sup>st</sup> December 2011:

Unit Price: 0.96954



### 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.

**Law Retirement KiwiSaver Scheme, Legal & Professional Investment Services Limited**

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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.

### KiwiSaver Highlights:

- Minimum contribution 2% gross salary – **to change to 3% from 1<sup>st</sup> April 2013.**
- Employer contributions 2% - **to change to 3% from 1<sup>st</sup> 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!](#)**



**“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](http://www.lawretirement.co.nz)
- The Law Retirement KiwiSaver Investment Statement can also be downloaded from: [www.lawretirement.co.nz](http://www.lawretirement.co.nz)
- Alternatively email: [jess@diversified.co.nz](mailto: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](http://www.lawretirement.co.nz)**

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