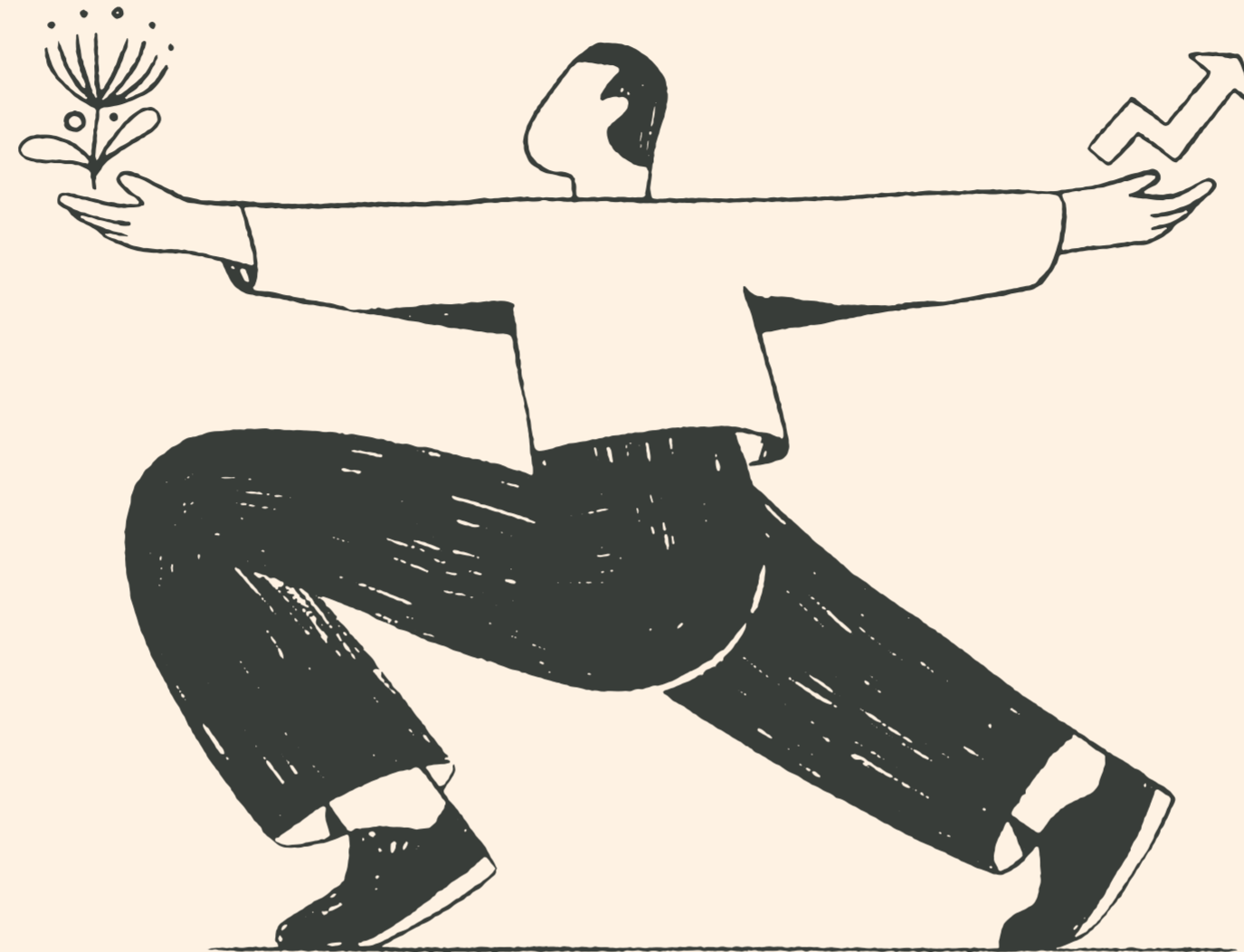




Pathfinder™



*Invest in better,*  
without compromising  
on returns.

**Your company's Preferred  
KiwiSaver Provider**

Pathfinder Asset Management Limited is the issuer of the Pathfinder KiwiSaver Plan. A Product Disclosure Statement for the offer is available at [pathfinder.kiwi](http://pathfinder.kiwi). Learn more about how we invest ethically by reading our Ethical Investment Policy & Exceptions Register on our website.





Your employer has picked  
Pathfinder as their preferred  
KiwiSaver provider – which is  
great, because, at Pathfinder,  
we believe that *how you invest  
your money has the power to  
change the world.*



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## KiwiSaver 101: A quick course in KiwiSaver

KiwiSaver is a voluntary, work-based savings initiative designed to make regular saving for first homes and retirement easier for New Zealand residents.

- KiwiSaver helps you save for your future.
- Employee KiwiSaver contributions are automatically deducted from your payslip through the IRD, you can choose a salary contribution rate of 3.5, 4, 6, 8, or 10%.
- Your employer is required to match your salary contributions at a minimum rate of 3.5% of your salary/wages.
- The government will also match your contributions up to a maximum of \$260.72 every year through the KiwiSaver savings scheme if you are between the ages of 16 and 65, and earn less than \$180,000 per year.
- Once set up, you can keep your KiwiSaver account for the rest of your career. You can even turn it into a normal investment fund after you turn 65, continuing to grow the balance whilst being able to make regular withdrawals.





**Making money and having good ethics can feel contradictory – but it doesn't have to be.**

We aim to make good money. Growing your wealth via investments that support things like renewable energy and community housing whilst also addressing urgent needs like the water crisis.

Just because your employer picked Pathfinder doesn't mean you have to stick with us, you can chose another KiwiSaver provider at any time.

**Here are some reasons why you might want to stick with (or switch to, if you already have a KiwiSaver account with another provider) Pathfinder.**



## About Pathfinder



### Only Ethical

Ethical funds are all we offer; we've been investing ethically since 2010.



### Focus on Returns

We're active ethical investors delivering strong returns.



### Certified B Corp

As a business, we focus on better environmental and social outcomes.



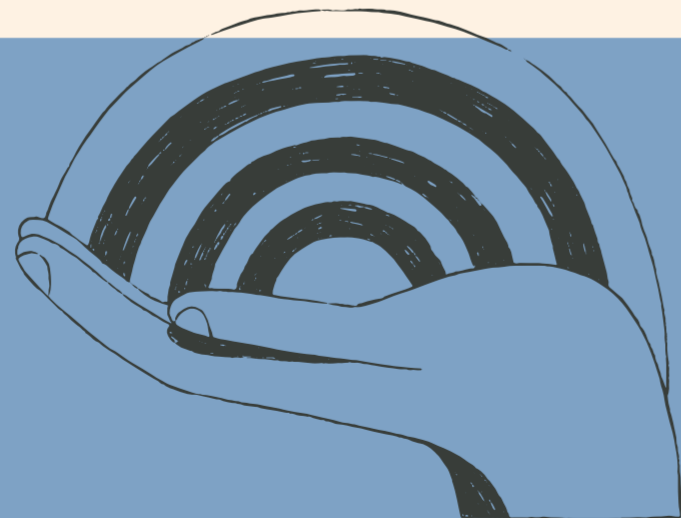
### Climate Positive

Our investing supports the transition to a low-carbon world to help mitigate the effects of climate change.



### Committed to New Zealand

Pathfinder is 100% locally owned, our investments include inspiring Kiwi growth companies.



### Financial well-being.

We provide you with free ongoing KiwiSaver & Ethical Investing education to help you achieve financial well-being.



### We're into generosity.

Our new giving model champions people, our planet and animals. We donate 1% of revenue from across our business to support impactful charities, under-represented people making systemic change, social enterprise and educational initiatives that share our vision for a better future to happen faster.



## Pick Pathfinder and you'll be investing in...

We focus on investing positively. This includes selecting well-managed, quality companies that meet our ethical standards and, where we can, companies that have real-world impact. Here are some examples, click on any to read more about them on our website.





## Feeling inspired to join Pathfinder? Here's what happens now...

### I'm new to KiwiSaver\*

Fill in the KiwiSaver KS2 form provided by your employer – your FULL contact details are important for us to reach you in future!

Employer sends KS2 form to the IRD & we are notified you're joining Pathfinder.

Your funds are sent to Pathfinder (within 2 months) & we'll give you a Welcome Call when they arrive.

### I'm already a KiwiSaver member

Simply fill in a 3-min online application form on our [website](#) and we'll do the rest for you - including notifying your current provider.

Your funds take 10-14 days to transfer from your previous provider to Pathfinder.

### Yay, you're now a member!

Your Employer will provide you with an onboarding pack from us.

We'll be in touch with all the information you need.

Feel Good, knowing Pathfinder is investing your KiwiSaver funds ethically – for your future & for collective wellbeing.

\*Your employer has picked Pathfinder as their preferred KiwiSaver provider - you can choose a different preferred provider. If you want to stick with Pathfinder, here's what will happen next.

Pathfinder encourages all investors to obtain financial advice before making an investment decision.



## Member testimonials



[Read More](#)



[Read More](#)



[Read More](#)



Have questions?  
Get in touch:

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