



Pathfinder™



*“Feel good while you  
save for your future.”*

Emily — Pathfinder KiwiSaver Member

**Choosing Pathfinder as your  
Preferred KiwiSaver Provider**



## About Pathfinder

We believe that how you invest your money has the *power to change the world.*

## Why pick Pathfinder?



### Only Ethical

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



### Committed to New Zealand

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



### 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.

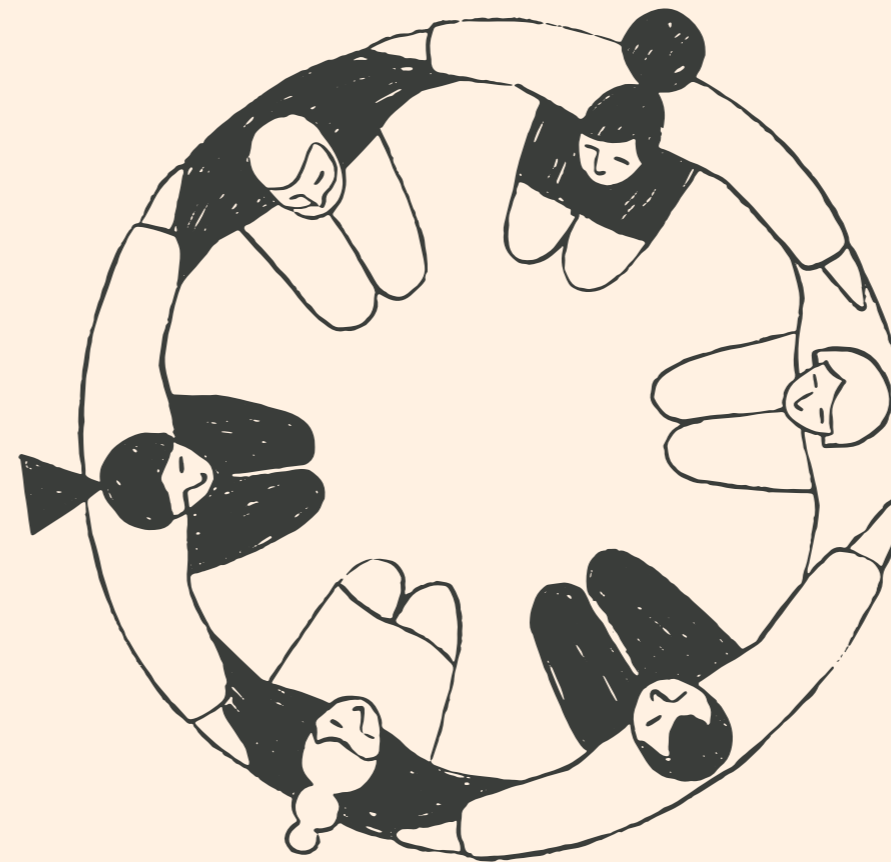
### We're into generosity.

Our new giving model champions people, our planet and animals. We donate 1% of revenue from the Pathfinder KiwiSaver Plan and Pathfinder Investment Funds 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.

## KiwiSaver 101

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 your employees save for their future.
- Employee KiwiSaver contributions are automatically deducted from their payslip through the IRD, they can choose a salary contribution rate of 3.5, 4, 6, 8, or 10%.
- Employers are required to match salary contributions at a minimum rate of 3.5% on top of salary/wages.
- This savings scheme is appealing because the government will also match contributions up to a maximum of \$260.72 every year.
- Once set up, your employees have a KiwiSaver account they get to keep for the rest of their career. They can turn it into a normal investment fund after they turn 65, continuing to grow their balance whilst being able to make withdrawals.



## Why pick a preferred provider?

To avoid your employees falling into a **government default scheme** that might not deliver the best outcomes for their specific goals or align with their personal values.

Having a preferred provider **shows you care about the wellbeing of your new employees**, rather than leaving them to choose a provider on their own.

Picking one that **aligns with your company values** demonstrates your integrity as a business.

Having a preferred provider you're proud of and contributing to your employees KiwiSaver is a part of an appealing employee value proposition. Consider contributing more than the standard 3% to really excite new candidates.

When you choose Pathfinder, your staff will have access to ongoing free financial education and advice.

## What will happen if you decide to select a Preferred KiwiSaver Provider?

- You will complete a simple nomination form. We then send the form to the IRD.
- Each new eligible employee (who isn't already a KiwiSaver member) will be automatically enrolled with the provider you choose.
- Your HR/Payroll team will be **provided with useful information your employees need to understand the KiwiSaver plan and what it means for them.**



It doesn't cost you anything to nominate a preferred provider.

Your employees can still choose a different provider from the one you've nominated at any time.

Any of your employees who are already enrolled in KiwiSaver will have the **option to switch to your preferred provider if they want to.**

## 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.



## FAQs

### Doesn't ethical investing mean lower returns?

We get this all the time. Short answer, no. Slightly longer answer, ethical investing does mean we reduce the number of industries we can invest in – for example, we don't invest in factory farming, fossil fuel extraction or gambling. The flipside is that we believe investments complying with our ethical investment policy may well be of higher quality. Higher quality companies are likely to be better long-term investments, with the added benefit of avoiding causing harm. You can view our performance on our website.

### What if our company already has a preferred provider?

You can change your preferred provider at any time, all you need to do is read the Product Disclosure Statement, sign a form & we'll do the rest with IRD.

Key reasons to change could be:

- You're no longer impressed with the interaction or attention you receive from your current provider.
- Your company is on a sustainability journey and want to deepen your impact.
- Your company is going net zero and wants to lower your emissions.

### Sounds kind of complicated and time consuming?

Actually, it's very easy and we do almost all the work for you. All you need to do is sign the preferred provider agreement – then we organise everything with IRD and provide your HR team with all the information they need to give to staff.

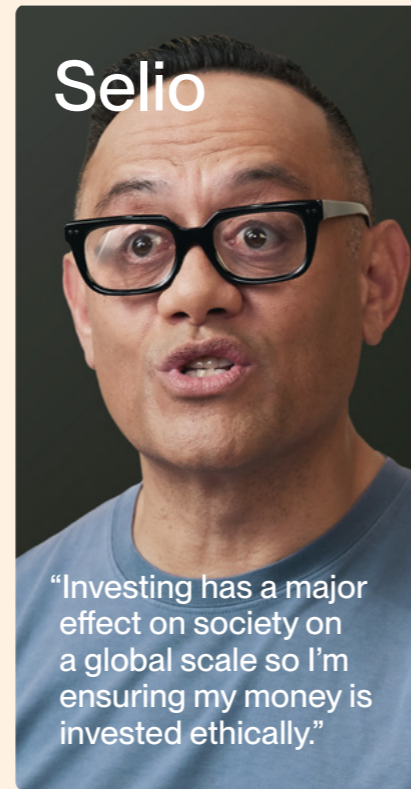
### This sounds like giving financial advice and that's dangerous, right?

If you choose a Preferred Provider for your organisation, this is not classed as financial advice. We encourage your employees to seek independent financial advice if they wanted to know more about their KiwiSaver or general investment options.

### What happens if the preferred provider we select has a period of bad returns?

KiwiSaver is a long term investment and returns can go down as well as up. Pathfinder can provide market updates, insight and staff talks when the markets take a dive to help educate your employees about the financial markets and how to ensure they're in the best risk type for their situation.

## Why People love Pathfinder



## Here’s some of the companies who’ve chosen Pathfinder as their Preferred Provider



Pathfinder Asset Management Limited is the issuer of the Pathfinder KiwiSaver Plan and Pathfinder Investment Funds. Product Disclosure Statements for the offers are available at [pathfinder.kiwi](https://pathfinder.kiwi). Learn more about how we invest ethically by reading our Ethical Investment Policy at [pathfinder.kiwi](https://pathfinder.kiwi). Pathfinder recommends all investors receive financial advice before making an investment decision. Pathfinder is authorised to provide Financial Advice, you can read their Financial Advice Provider statement on their website.

## Ready to become a PAL (Pathfinder Aligned Leader)?

Have some questions?  
Get in touch.



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Investing shapes  
the world we live  
in, *let’s shape a  
better one.*





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