



KiwiSaver



HBS
HASTINGS BUILDING SOCIETY

face-to-face banking...

Welcome to the HBS KiwiSaver

We recognise that for many people, understanding all of the retirement savings options available can be a little overwhelming. That's why we have a knowledgeable team dedicated to explaining our products so that you can make an informed decision about your retirement savings.

Key Benefits

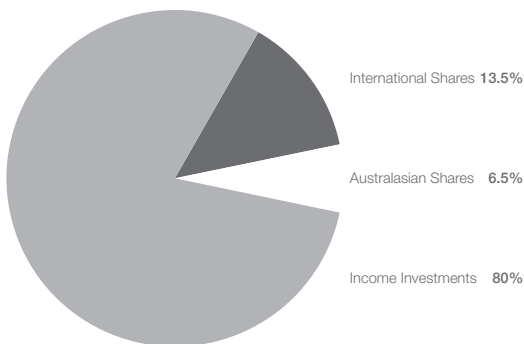
- **Starting incentive.** \$1,000 tax-free Government contribution to kick-start your KiwiSaver account for New Zealand residents aged from one day to 65 years.
- **Member tax credit.** KiwiSavers 18 to 65 years of age will receive a member tax credit matching the contributions you've made during the year, up to a maximum of \$1,042.86.
- **Buying your first home.** Some KiwiSavers could be eligible for a subsidy of up to \$5,000 on the purchase of their first home, subject to KiwiSaver criteria.
- **Employer contributions.** From the first of April 2009 your employer must contribute a minimum of 2.00%

The KiwiSaver Scheme. What can we offer you?

Low fees and proven performance through good and bad times for a start!

We can provide investors access to the Lifestages KiwiSaver Scheme (the HBS KiwiSaver). The HBS KiwiSaver is the Lifestages KiwiSaver Scheme and has a strong record of maintaining capital, irrespective of market 'ups and downs'. This portfolio is best suited to investors seeking competitive returns over a long term without the capital volatility experienced by other higher risk portfolios.

Independent research house, Fund Source, awarded Lifestages Capital Stable Portfolio the Diversified Defensive Fund Manager of the year in 2002, and runner-up in 2003. It's particularly pleasing to achieve such results when these years covered the September 11 terrorism attacks and the Dot.com crash; a great example of how this portfolio fared in extreme markets.



Asset Allocation for HBS KiwiSaver

For further information talk to one of our KiwiSaver staff to request an HBS KiwiSaver Investment Statement.

Disclaimer:

Investors should be aware that future performance of the HBS KiwiSaver may not reflect the historic or future results and the performance of the Lifestages KiwiSaver Scheme. Repayment of any capital or any particular rate of return are not guaranteed. Investments are subject to investment risk, including possible delays in repayment and loss of income and principal invested.

Funds Administration New Zealand Limited (FANZ) is the Manager of the Lifestages KiwiSaver Scheme. HBS Building Society and FANZ, their respective Directors nor any other person guarantees or secures (either partially or fully) the capital value or performance of the Lifestages KiwiSaver Scheme.

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A Prospectus and Disclosure statement are available on request, free of charge.

HBS is a Building Society, not a registered bank or finance company.



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